
Mortgage File Checklist****PLEASE PLACE DOCUMENTS IN THE FOLLOWING ORDER******MANDATORY DOCUMENTS:**

- Mortgage File Checklist
- Credit Application with Credit Bureau Authorization(s)
- Client(s) identification
- Credit Bureau(s)
- Mortgage Approval Commitment from Lender
- Credit Insurance Application – Initialed as -- waived or accepted
- Disclosure to Borrower (includes all applicable fees)
- Amortization Schedule

Include Only Those That Are Applicable:

- Income Confirmation [Pay stub(s), Letter of Employment, T4, NOA, T1-Generals etc]
- Business Financials (For self-employed borrower)
- Business for Self Confirmation (Business Licence, Articles of Incorporation etc)
- Agreement of Purchase and Sale – *For Property **Purchased***
- Agreement of Purchase and Sale – *For Property **Sold***
- MLS Listing
- Confirmation of Down Payment
- Statement(s) of Existing Mortgage(s)
- Property Tax Bill(s)
- Separation Agreement
- Bankruptcy Discharge
- Appraisal Report
- Form 1 (Private Mortgage Funding) SIGNED BY Investor & Broker
- Letter of Direction RE: Broker Fee (Reminder: 72 Hour Notification Period)
- Ontario Investor Disclosure (For Private Mortgage where agent/broker represents investor)
- VOID Cheque or Pre-authorized debit form