

Mortgage Application Checklist

You've decided it's time to consider buying a home. Congratulations! Your Innovation advisor will need the following information to help make your dream come true.

Personal information including identification such as a Driver's license.

Proof of employment which can include:

- ☐ Employer's name, address, and phone number
- ☐ Position you hold and length of time with your employer
- ☐ Letter of employer confirming employment status (full-time /part-time/ seasonal), salary or hourly wage, and guaranteed hours/week
- ☐ Your past consecutive 3 months of pay stubs
- ☐ T4 and Notice of Assessment
- ☐ Tax returns and Notice of Assessment
- ☐ Any other source of income, part-time job, investment income
- ☐ If self-employed, your past 3 years Notice of Assessment and the past 3 years of Income Tax Returns.

Proof of down payment and finishing costs:

- ☐ Bank statements (past 3 consecutive months)
- ☐ Gift letter from immediate relative
- ☐ RRSPs (for first-time home buyers only)
- ☐ Investments

Assets and their value:

- ☐ Vehicles, car, boat, ATV etc.
- ☐ Cottage or other real estate
- ☐ Chequing accounts, savings accounts, non-registered and registered investments including bank statements

Current liabilities:

- ☐ Loans or leases and payments
- ☐ Credit card balances and limits
- ☐ Lines of credit
- ☐ Any spousal or child support amounts
- ☐ Taxes owing

Special Offer!

Take advantage of our mortgage cashback offer available from now until June 30, 2025. Contact us to see how you could get up to **\$4,000* cashback!**

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