



To help prepare for your upcoming appointment and to make the most of your time, please bring with you the applicable documentation from the following checklist.

Income Verification

- **For salaried employees** (for those who receive regular paycheque and a T4)
 - Most recent paystub showing your year-to-date earnings
 - T4 from the previous year
 - Most recent Notice of Assessment (NOA) from the Canada Revenue Agency (CRA).
Please Note: in some cases, we may be able to use an employment letter—in this situation, the letter would need to state your current position, time with the company, how many hours you are guaranteed, and your current salary.
- **For Retirees** (for those receiving work pensions, CPP, OAS, or those drawing income from RRSPs)
 - T4A(s) from the previous year OR a statement or screenshot showing your regular monthly pension deposits
 - Most recent Notice of Assessment (NOA) from the Canada Revenue Agency (CRA).
 - If your retirement income is supplemented by your savings/investments please provide:
 - A statement, or screenshot, showing your current balances of all Retirement Savings, TFSA, and non-registered savings and investments
- **For Sole Proprietors** (for those who claim business income on your personal tax return)
- **Incorporated Business Owners** (for those who have a "Ltd.", "Inc.", or "Co." business)
- **Seasonal/Commission based employees**
 - Personal tax returns for the last three years (including T1 General and T2125)
 - Corporate Financial Statements for the last three years (if incorporated)
 - Most recent paystub showing year-to-date earnings (if seasonal/commission)
 - Most recent Notice of Assessment (NOA) from the Canada Revenue Agency (CRA).

For Rental Income

- A copy of the existing rental agreement.
- Your most recent tax return showing reported rental income ("Statement of Real Estate Rentals" T776)

For Canada Child Benefit

 (monthly deposit for kids under 18 years old)

- Under some circumstances, we will consider using this to strengthen your application. Please provide a screen shot showing your regular deposit.

Assets & Liabilities

Investments

- A current statement or screenshot of RRSPs, TFSAs, GICs, mutual funds, or any other investments held elsewhere



Insurances

- A copy of any work or private insurance policies providing life, disability, or critical illness coverage

Vehicles

- A detailed listing (Year/Make/Model) of all vehicles you own including recreational vehicles, boats and motorcycles

Real Estate

For all properties you own:

- Most recent Property Tax Notice showing annual property taxes
- A recent mortgage statement, or screenshot, showing balance & payment amount

Purchasing or Selling Real Estate

Purchase

Bring as much of the following information as you have available:

- Copy of Purchase Agreement
- Property Disclosure Statement
- Inspection Report
- Strata Documents
 - Form B including all attachments
 - AGM Minutes for the previous two years
 - Regular Strata Council minutes from last three meetings

Sale

- Sales agreement

Building a Home

Bring the following documents:

- Complete set of plans
- Detailed cost estimates, including both material and labour (if you are the owner/builder)
- Contract to build (if you have a Contractor building for you)