



## **REQUIRED DOCUMENTATION CHECKLIST**

Client name(s): \_\_\_\_\_  
Condition deadline: 2 weeks before closing

Thank you for choosing First Foundation Residential Mortgages for your home financing! We are very excited about arranging your next mortgage, and we really want the whole process to be smooth and enjoyable for you. To help us provide you with the best possible service, we have assembled a checklist of the most commonly required documents that lenders will request.

Please provide us **all** of the documentation requested as soon as possible so that we can proceed with the application. It is **very** important that we receive all of the requested files by the above deadline before proceeding so that we can eliminate as much phone and fax tag as possible.

Yours in service, The First Foundation Team.

### **GENERAL**

- Signed Agency Relationship Disclosure document
- Signed Mortgage Application
- Pre-Authorized Debit (PAD) Form (if provided)
- Void Cheque (from the account to be used for your mortgage payments)
- Lawyer/solicitor or closing service information  
Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Fax Number: \_\_\_\_\_  
Address: \_\_\_\_\_
- Appraisal Agreement
- Signed Privacy Policy document
- Professional Investment Services insurance application/waiver

### **PROPERTY INFORMATION**

- Purchase Contract signed by both the buyer and the seller, with all schedules and amendments (Purchase only)
- MLS or ComFree listing sheet (Purchase) or Property Feature sheet (Refinance and Smith Manoeuvre)

## INCOME

- Income verification:
  - If you are **salaried** - a job letter confirming your salary amount and length of employment, as well as a current pay stub.
  - If you are **paid hourly** - a job letter confirming your pay per hour, the guaranteed number of hours worked per week and length of employment, as well as a current pay stub.
  - If you are **paid in commission** – a job letter confirming your commission amount and length of employment, the previous two years' Notices of Assessment from the CRA, as well as a current pay stub.
  - If you are **self-employed** – the previous two years' Notices of Assessment from the CRA, as well as the previous two years' T1 Generals (with statement of business activities).

**A note on NOAs:** A Notice of Assessment is the summary form that Revenue Canada sends you after your income tax has been filed. It specifies what you claimed on your taxes last year. If you do not have a copy of your Notice of Assessment, you can call Revenue Canada at 1-800-959-8281 to obtain a copy or login to [www.cra-arc.gc.ca/eservices/tax/individuals/myaccount/menu-e.html](http://www.cra-arc.gc.ca/eservices/tax/individuals/myaccount/menu-e.html). Please note that T4s are **not** acceptable alternatives for NOAs.

## EQUITY / DOWN PAYMENT

- Down Payment Verification (Purchase):
  - If your down payment is **from savings in your bank account**, provide three months' (90 days) of bank statements. The statements must state your account number and name.
  - If your down payment is **from investments (RSP, GIC, stocks, bonds, etc.)**, provide three months' (90 days) of investment statements. The statements must state your account number and name.
  - If your down payment is **a gift from family**, provide a copy of a gift letter and proof that the gift has been deposited into your account (bank statement with the balance stating your account number and name).
  - If your down payment is **coming from the sale of your current home**, provide a complete Contract of Sale as well as a current mortgage statement.
- Payment of Appraisal (you will be notified of the amount and payment options at a later date)
- Current mortgage statement (For Refinance/Smith Manoeuvre)

## OTHER

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

All documents can be submitted via email ([documents@firstfoundation.ca](mailto:documents@firstfoundation.ca)) or sent in via fax at (780) 432-4133. Please note that the above documents are to be received by the condition deadline or the mortgage application may not proceed. Also, in addition to the above, you may be asked to provide other documents as required by your specific circumstances.

Client name (s): \_\_\_\_\_

Client Signature(s): \_\_\_\_\_  
\_\_\_\_\_