

GET READY FOR YOUR mortgage preapproval meeting

Your preapproval meeting is a great opportunity to ask us questions and explore your mortgage options. During this meeting, we'll work together to:

- Help you find the right mortgage solution
- Prequalify you for a maximum mortgage amount
- Offer you a guaranteed rate for a set period of time, giving you time to find the perfect home and protecting you from rate increases

Here is what you'll need to bring to your meeting

2 PIECES OF LEGAL, GOVERNMENT-ISSUED ID (must choose 1 ID from List A)

LIST A (Primary ID sources)

- Canadian or foreign passport**
(preferred, as we require your full legal name)
- Driver's license *(Canadian or foreign)*
- Permanent resident card
- Secure Certificate of Indian Status
- Citizenship card *(issued prior to 2012)*
- Enhanced ID

LIST B (Secondary ID sources)

- Birth certificate** *(preferred)*
- Citizenship card *(issued prior to 2012)*
- Record of Landing or visitor record
- Work or study permit
- Temporary Resident Permit or Confirmation of Permanent Residence
- Nexus/FAST global entry card
- Metis/treaty card
- Fire arms license
- Major Canadian credit card
(we do not accept credit cards from 'virtual banks' or store credit cards)

PROOF OF INCOME

- 2 recent paystubs
- Most recent T4
- T1 General *(personal tax return)*

If you are self-employed, you'll need to bring 2 years of Personal Income Tax Returns and Financial Statements.

LIST OF ASSETS

- Proof of down payment *(statement of bank accounts or gift letter)*
- Vehicles *(year, make, model)*
- Recreational vehicles
- Investments
- RRSP/TFSA
- Owned property
- Other real estate holdings

LIST OF LIABILITIES

- Existing mortgages
- Balance of mortgage and monthly payment
- Property tax amount
- Credit card balances
- Car loans
- Lines of credit
- Cosigned or guaranteed loans
- Student loans
- Child support payments
- Spousal support payments