

# What to bring to your mortgage appointment

Coming prepared to your appointment will allow us to provide you with a quick turnaround time on your mortgage request. Before your appointment, make sure to bring the documents you need.

## STEP #1 - Collect Important Documents

You will need to bring:

### NOT SELF-EMPLOYED:

- Current employment information including employer name, your occupation, employer phone number, and up to 3 years' history of employers
- Current pay stubs. If you have multiple jobs, bring a pay stub for each job
- If retired, proof of all pension and investment income
- Most recent T4s (including T4A, T4RIF, if applicable) or Notice of Assessment
  - If you earn variable income, such as commission, bring at least two years' Notice of Assessments
- Formal bank statement for your primary bank account, if you don't already bank with Westoba

### SELF-EMPLOYED:

- T1 General and Notice of Assessments for 3 years
- Formal personal and business primary bank statements if you don't already bank with Westoba
- Proof of business ownership

### OTHER INCOME SOURCES, IF APPLICABLE SUCH AS:

- Signed contracts that will provide income
- Letter of employment, if available
- Investment income
- Court-ordered separation agreements
- Disability benefits
- Proof of Child Tax Credit
- Signed, recent rental agreements, if you own rental properties

### OTHER IMPORTANT DOCUMENTATION, WHERE APPLICABLE:

- A valid government-issued ID
  - If your home address is not current or listed on your ID, please bring a recent utility bill showing your name and address
- Confirmation of down payment
- Listing of assets and liabilities including:
  - Investments
  - Vehicles
  - Credit cards
  - Loans
  - Mortgages outstanding
- Lawyers' contact information, if you already have one
- Details of any existing insurance protection plans, both private and through your employer, if applicable. We will also review optional payment protection available through us
- Details of any prior arrears, collections, consumer proposals or bankruptcies
- Estimated valuation of home, if you already own your home
- Confirmation of property taxes paid to the municipality if you already own your home
- Proof of fire insurance, if you already own your home
- Official bank statement showing mortgage, if you already own your home
- 3 years' home address history

Additional information may be requested depending on your unique circumstances. Please contact your Mortgage Specialist for further details.

## STEP #2 - Come with questions!

Whether you're a first-time home buyer, or you're renewing or refinancing; buying a home can be complicated. Westoba Mortgage Specialists are ready to answer any questions you might have and help you get a mortgage that makes sense for you financially.