

GET READY FOR YOUR Pre-Approval Meeting

During your pre-approval meeting, we'll work together to:

- Help you find the right mortgage solution to meet your needs.
- Pre-qualify you for a maximum mortgage amount.
- Offer you a guaranteed rate for a set period of time, protecting your agreed-upon payments should interest rates rise during this time period.

There's a few documents you'll need to gather prior to our meeting, so we've created this checklist to help you prepare. We look forward to working with you!

2 pieces of legal, government-issued ID (must choose 1 ID from List A)

List A (Primary ID sources)	List B (Secondary ID sources)	
<input type="checkbox"/> Passport (Canadian or foreign) <input type="checkbox"/> Driver's license (Canadian or foreign) <input type="checkbox"/> Permanent resident card <input type="checkbox"/> Secure Certificate of Indian Status <input type="checkbox"/> Citizenship card (issued prior to 2012) <input type="checkbox"/> Enhanced ID	<input type="checkbox"/> Birth certificate (preferred) <input type="checkbox"/> Citizenship card (issued after 2012) <input type="checkbox"/> Record of Landing or visitor record <input type="checkbox"/> Work or study permit <input type="checkbox"/> Temporary Resident Permit or Confirmation of Permanent Residence	<input type="checkbox"/> Nexus / FAST global entry card <input type="checkbox"/> Metis / treaty card <input type="checkbox"/> Fire arms license <input type="checkbox"/> Major Canadian credit card <small>(we do not accept credit cards from 'virtual banks' or store credit cards)</small>

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
- Co-signed or guaranteed loans
- Student loans
- Child support payments