

BC Mortgage Pre-Approval Checklist

Everything you need to gather before your pre-approval appointment

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SECTION 1 — INCOME & EMPLOYMENT

- Last 2 years T4 slips (all employers)
- Last 2 years personal tax returns (Notice of Assessment from CRA)
- Most recent 2 pay stubs (dated within 30 days)
- Letter of employment on company letterhead (confirming position, salary & start date)
- If self-employed: last 2 years business tax returns + financial statements
- If self-employed: business registration or Articles of Incorporation

SECTION 2 — DOWN PAYMENT & ASSETS

- Last 90 days bank statements for all accounts used for the down payment
- If using RRSP Home Buyers' Plan: RRSP statements
- If using First Home Savings Account (FHSA): FHSA statements
- If money is a gift: signed gift letter from donor + proof of deposit into your account
- Investment / RRSP account statements (last 90 days)

SECTION 3 — IDENTIFICATION

- 2 pieces of government-issued ID (at least one must be photo ID — driver's licence or passport)
- Social Insurance Number (SIN)

SECTION 4 — DEBTS & LIABILITIES

- Most recent statements for all credit cards
- Most recent statements for car loans, lines of credit, and student loans
- If applicable: lease agreements or rental income documents

SECTION 5 — PROPERTY (If You Have an Accepted Offer)

- Accepted offer / purchase agreement
- MLS listing for the property

■ Strata documents (if purchasing a condo or townhouse)

This checklist is for general guidance only. Additional documents may be required based on your individual situation. Contact Shanna for a personalized assessment.

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