

Mortgage document checklist

A calm, practical starting point for Ontario buyers, renewers and homeowners. Use this as a planning guide - document requests vary by lender and your situation.

1. Start with your basic picture

- Government-issued photo identification that is current and readable.
- Your current address and a simple summary of your housing plans.
- A realistic monthly payment range that leaves room for ordinary life.
- A list of your current debts, recurring payments and relevant assets.

2. Income and employment

- Recent employment confirmation and recent pay documentation, where applicable.
- Most recent notices of assessment and tax documents, when requested.
- For self-employed borrowers: available business financial and tax records.
- A note of expected employment, income or household changes.

3. Down payment or equity

- Recent statements showing the source and history of your down payment.
- Gift documentation if part of your down payment is a gift.
- Sale proceeds or investment records if those funds are being used.
- For refinances: a current mortgage statement and your intended use of funds.

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4. Property, renewal or refinance details

- A property listing or the basic property details if you are purchasing.
- Your renewal date, current balance, payment and mortgage statement if renewing.
- A clear project budget if you are considering renovations or a refinance.
- Questions about term, portability, prepayment privileges and potential penalties.

5. Before you submit anything

- Keep large transfers and changes to credit in mind while you are planning.
- Make sure documents are complete, readable and current before sharing them.
- Avoid sending sensitive financial information by ordinary email unless you have been given a secure method.
- Ask which documents matter in your specific situation before spending time gathering everything.

Questions worth bringing

What payment range makes sense for my household? What does the full mortgage term look like beyond the rate?
What costs should I plan for before closing? What needs to be documented before the next deadline?

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