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Document checklist

What lenders usually ask for, by situation. You don't need everything before your first call: Ezra will tell you which items your lender wants. Your lender may ask for more, or less.

Private: please don't email this form. Bring it to your call, or ask Ezra for a secure way to send it.

Everyone

- [ ] Government photo ID for each applicant
- [ ] A recent pay stub, or proof of your salary or hourly rate
- [ ] Letter of employment: position, start date and pay
- [ ] Recent bank or investment statements showing your down payment and closing costs
- [ ] A list of your debts and monthly payments (cards, lines of credit, car, student loans, support)
- [ ] Details of other property you own, if any

If you're self-employed

- [ ] Notices of Assessment from the Canada Revenue Agency for the past 2 years
- [ ] T1 General tax returns for the same 2 years
- [ ] Business registration or articles of incorporation
- [ ] Financial statements, if you're incorporated

If you're buying

- [ ] Signed Agreement of Purchase and Sale, with any amendments
- [ ] The listing (MLS) for the property
- [ ] Your lawyer's name and contact details
- [ ] Gift letter, if family is giving you part of the down payment
- [ ] Proof of RRSP or FHSA funds, if you're using them
- [ ] For a condo: the status certificate and the monthly fee

If you're renewing or switching lenders

- [ ] Your renewal letter from your current lender
- [ ] Your most recent mortgage statement
- [ ] Your latest property tax bill
- [ ] Home insurance details

If you're refinancing

- [ ] Your most recent mortgage statement
- [ ] Your latest property tax bill
- [ ] Statements for any debts you want to pay off
- [ ] Quotes or plans, if the money is for renovations

Source for the core list: Financial Consumer Agency of Canada, Getting preapproved for a mortgage, canada.ca/en/financial-consumer-agency/services/mortgages/preapproval-qualify-mortgage.html (checked October 27, 2026).