



Mortgage Pre-Approval Checklist (Canada)

Personal Identification

- Government-issued photo ID (driver's license, passport, or permanent resident card)

Income Verification

- Recent pay stubs (last 2–3)
- T4 slips or Notice of Assessment (past 2 years)
- Employment letter (confirming salary and position)
- If self-employed: last 2 years of tax returns, business financials, and bank statements

Down Payment & Savings

- Bank statements (past 90 days)
- Investment statements (RRSP, TFSA, mutual funds)
- Gift letter (if part of down payment is from family)
- Home Buyers' Plan withdrawal confirmation (if applicable)

Debts & Liabilities

- Credit card statements
- Loan statements (car loans, student loans, lines of credit)
- Alimony/child support payment proof (if applicable)

Assets

- Vehicle ownership or other property documentation
- Investment account statements

Other Supporting Documents

- Proof of residency status (PR card, work permit, citizenship card)
- Current rental agreements (if renting)
- Completed mortgage application form (from lender or broker)

Tip: Have both paper and digital copies ready to speed up the process.