



Please use this form as a guideline for what we will need to get your refinance transaction completed by most lenders. Some lenders may not require all this info and some lenders may require additional information. For every purchase there are three main categories of documents you will need to provide: income and property details.

- ✚ **Employment letter:** The employment letter is typed on company letterhead, states job description, length of tenure at current employer, type of income (whether it's salary, hourly or commissioned income), whether you are on probation or not, permanent or part time, and chances of continuing employment in the foreseeable future with employer. The letter must have the name, title and contact number for the authorized person writing the employment letter.
- ✚ **Pay Stub:** Provide the most up to date recent pay stub (the pay stub usually shows the year-to-date income earned).
- ✚ **T4's :** Most recent two years worth of T4's (ex: If this is June 1st 2009 when you are applying for a mortgage, you would need to provide the 2008 AND 2007 T4's). If you have been employed with more than one employer in a calendar year, you would provide all T4's for that particular year.
- ✚ **Property Feature Sheet:** The property feature sheet may be obtained from this web site on the forms page. This property feature sheet has on it the details such as list price, annual property taxes, zoning, square footage and date originally purchased and amount purchased for etc. This information will be used to better determine the value of the home.
- ✚ **Void Check:** You will need to write VOID on a personal check from the account which you will have the new mortgage payments deducted from and forward to us.
- ✚ **Lawyers Information:** The lawyer's information needed is company name, lawyers name, lawyers address, phone number and fax number. This information is forwarded to our lender so the lender can properly locate the lawyer and forward your mortgage documents for review.
- ✚ **Current Mortgage Details :** You will be required to provide a recent mortgage balance / payout statement from your current lending institution showing the current balance, rate, maturity date and current mortgage status of the subject property.