Personal Lending

DOCUMENTATION CHECKLIST

Applying for a mortgage:

You already own your own home	You are purchasing a new home
Paying out another mortgage or applying for a new mortgage	Where applicable, please also provide the documents as listed under *You already own your own home*
☐ Current mortgage balance statement	☐ Purchase Agreement for Home
☐ Current property tax assessment	☐ MLS Listing with photo
☐ Current homeowner insurance policy	☐ Confirmation of down payment
☐ Strata Form "B" (if applicable)	☐ Gift letter (if applicable)
☐ Asset Verification (see over)	☐ Asset Verification (see over)

Purchasing a vehicle:

☐ Copy of Purchase Agreement (from dealer)

☐ Copy of Bill of Sale (if private)

☐ Asset Verification (see over)

Applying for a Personal Loan or Line of Credit:

☐ Recent Statements for items to be paid out (credit card or other loan statements)

☐ Recent Statements of Mortgage (if not with LDCU)

☐ Asset Verification (see over)

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Income type:

You are a salaried employee	You are self employed (not Incorporated)
Please provide any **two** of the following:	☐ Last three years' personal income tax returns (all pages)
	☐ Last two years' Notice of Assessment
☐ T4 or Notice of Assessment	
☐ Current Pay Stub (must show year to date amounts)	**You are self employed (Incorporated)**
☐ Letter of Employment (must show income, future prospects and name, title and phone number of person completing the letter)	☐ Last three years' personal income tax returns (all pages)
	☐ Last two years' Notice of Assessment
	☐ Last two years' company financial statements (Accountant prepared)

Asset Verification:

Real Estate   Current BC Property Tax Assessment(s) and mortgage balance statement(s)

Investments   Current statements for RRSP's, GIC's, mutual funds, etc.

Vehicles   Detailed listing of all vehicles owned, including recreational (proof of insurance and registration may be required)

Other   Detailed listing of all other assets

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