

### Are You Purchasing a Home?

**What Information to bring about the Property you are Purchasing:**

- Purchase and Sale Agreement(s) include schedules and waivers
- MLS listing with photo
- Name, address and telephone number of your Solicitor/Notary
- Confirmation of Down Payment equal to the down payment amount of \$\_\_\_\_\_ from one or more of the following sources:
  - Savings Accounts and/or Deposits
  - Liquid or other Assets
  - Gift
  - Proceeds from the Sale of another Property

### Do You Already Own Your Home?

**What Information to bring about your Current Property:**

- Recent Mortgage Statement (if any)
- Current Homeowner Insurance Policy
- Recent Property Tax Bill/Statement
- Legal description of Property:
  - Original Purchase Agreement
  - Property Tax Statement
- Property Value: To help estimate your property value, refer to:
  - Recent Property Tax Assessment and/or
  - Neighbourhood Sales Comparables (MLS listings)

### Other Documents/Information Required

**Income Confirmation:**

- If your Income is from Salaried or Hourly Employment Full Time or Regular Part Time - provide one of the following:
  - A letter from your employer which includes your name, salary or hourly pay rate and name and title of person signing the letter.
  - Current Pay Stub
  - Copy of a current Bank Account Statements showing Direct Deposit of your Income
- If your Income is not Salaried or Hourly (Example: Self Employed, Contract, and/or you wish to include Bonuses, Overtime, Gratuities or Profit Sharing) provide:
  - Your last two years Notice of Assessments (NOA) from Canada Revenue Agency (formerly Revenue Canada)
- If your income source is something other then mentioned above please refer to your TD Canada Trust Branch for more information on the type of confirmation required.

### Some of the common questions that you may be asked to complete your mortgage application.

- What current assets or savings do you have?
- What current liabilities do you have? (Please ensure that you know the amount outstanding and monthly payment)
- What specific Critical Illness/Life Insurance coverage do you presently have?
- Specific questions about the property:
  - How much are (or estimate) the annual property taxes and heating costs?
  - If the property is a condominium, what fees are associated with the corporation?
  - What is the total square footage of your home?
  - What is the total square footage of the land?