

Checklist for borrowers – Documents we'll need from you:

Purchase

- ID for all applicants (Drivers license and/or Passport and/or PR Card)
- Completed Mortgage Application – signed by all applicants
- Privacy Agreement
- Agreement of Purchase and Sale of subject property and all schedules/waivers
- Realtor Listing Sheet
- Verification of **Income:**
 - Letter of Employment
 - Recent paystubs (x2)
 - Most recent years NOA (if income fluctuates, e.g. hourly, then 2 years NOA's)
 - Recent T4/Recent T4A with bank statements (if applicable)
 - Copy of lease agreement or full T1 Generals for rental income
 - Separation agreement if applicable for Child Support/Alimony
- Solicitor's Full Contact Details
- Void Cheque and/or PAD Form
- Verification of Down payment (90 day history required) & closing costs (1.5% of purchase price) may be from many sources including:
 - Savings/Chequing accounts
 - RRSP account (Withholding tax may be considered)
 - Gifted Down payment – Gift Letter completed
 - Sale agreement of existing home/cottage/other property
 - GIC statements

APPLY ONLINE TODAY AT

<http://www.grovermortgage.com/apply-online>