

MORTGAGE CHECKLIST

Supporting Documentation Checklist	
1. Letter of interest	<input type="checkbox"/> Included
2. Copy of identification (driver's license, status card)	<input type="checkbox"/> Included
3. Verification of income and/or additional income source Copy of your latest pay stub or a letter from your employer verifying full-time employment that includes hours per week and hourly wage.	<input type="checkbox"/> Included
4. List of equity (Appraised value of home, owned vehicles, investments, retirement and/or savings plans)	<input type="checkbox"/> Included
5. Verification of liabilities (Loans, credit cards, lines of credit, auto loans, mortgages, outstanding bills, court judgements, insolvency, debt payment plans, alimony and/or child support)	<input type="checkbox"/> Included
6. <u>Completed</u> mortgage application form	<input type="checkbox"/> Included
7. <u>Completed</u> consent to access information form	<input type="checkbox"/> Included
Confirmation of Minimum Down Payment – 5% of Loan Request	
1. Savings or investment statement from within the last 90 days	<input type="checkbox"/> Included
2. Income from sale of an existing property - copy of the sale agreement	<input type="checkbox"/> Included
3. Gift letter (only parents and grandparents)	<input type="checkbox"/> Included
New Construction Loans Only	
1. House plans (blueprints)	<input type="checkbox"/> Included
2. Copy of land ownership	<input type="checkbox"/> Included
3. 3 general contractor quotes (copy of WSIB and liability insurance)	<input type="checkbox"/> Included
Renovation Loans Only	
1. Confirmation of land/home ownership	<input type="checkbox"/> Included
2. Appraised value of home (to determine home equity)	<input type="checkbox"/> Included
3. Renovation plans	<input type="checkbox"/> Included
4. Copy of home insurance	<input type="checkbox"/> Included
5. Three general contractor quotes (with proof of WSIB and liability insurance)	<input type="checkbox"/> Included
House Purchase Loans Only	
1. Confirmation of land/home ownership by the seller	<input type="checkbox"/> Included
2. Seller must have house appraised and inspected (no liens on home)	<input type="checkbox"/> Included
3. Sales agreement	<input type="checkbox"/> Included
4. Three general contractor quotes (required if renovations are included)	<input type="checkbox"/> Included
5. Proof of WSIB and liability insurance for contractors	<input type="checkbox"/> Included
Refinance (Bank Mortgage) Loans Only	
1. Recent mortgage statement	<input type="checkbox"/> Included
2. Copy of home insurance	<input type="checkbox"/> Included
3. Confirmation of land ownership (copy of land transfer from landowner to Wikwemkoong)	<input type="checkbox"/> Included
4. Original mortgage agreement (copy of agreement and Chief & Council BCR)	<input type="checkbox"/> Included