

# Mortgage Documentation Checklist

## Buying a Home?

To efficiently streamline and finalize your mortgage process, Stride Credit Union requires specific documentation from you to support your purchase or mortgage refinance request.

### Information describing the property

- Offer to Purchase (purchase and sale agreement)
- House listing with photo
- Legal description of property being purchased
- Property Tax
- Your lawyer's name, address & telephone number

### Confirmation of your down payment

- Savings or investments statement from within the last 90 days
- Sale of an existing property — a copy of the Offer to Purchase (purchase and sale agreement)
- Gift Letter
- Withdrawal from RRSP through Home Buyer's Plan

### Employment confirmation

Examples:

- Copy of your most recent pay stubs
- Copy of your most recent T4
- Letter of employment signed by your employer
- Copy of your most recent Notice of Assessment from Revenue Canada
- Full Income Tax Return for last three years, if self-employed

### If Purchase plus improvements or refinance

- Details of anticipated renovations
- Copy of quote
- Labour, material, etc.



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Where exceptional is expected.

## Next Steps

Once you have an accepted Offer to Purchase, it's time to set up an appointment with your mortgage specialist, who will guide you through the process step-by-step. You'll need to bring:

1. Your accepted Offer to Purchase
2. Your solicitor's name and contact information
3. Cost estimates / quotes for any renovations you plan to make within the first couple of years

### Possible costs to consider when purchasing a home

- Disbursements
- GST if applicable (new home)
- Property Taxes
- Appraisal Fees
- Home Inspection Fee
- Property (Fire) Insurance
- Mortgage Administration Fee
- Condo Fees
- Survey / Zoning Memorandum or Title Insurance / Water Quality Test
- Service Hook-up
- Lawn Care / Snow Removal
- Moving Expenses
- Appliances



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**Gladstone**  
204 385.6020

**Austin**  
204 385.6140

**MacGregor**  
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**Neepawa**  
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**Portage**  
204 856.2700