

RBC Royal Bank®

Mortgage Document Checklist



Whether you're buying a new home or simply refinancing your existing mortgage, certain documents are required to complete the transaction. By taking a moment to ensure that you have all the documents on this list, you'll help us to finalize your mortgage faster.

Buying a home?

Information that describes the property you are buying:

- ☐ Purchase and sale agreement
- ☐ Full Realtor.ca listing from realtor

Confirmation of your down payment:

- ☐ Savings or investments statement for the last 90 days
- ☐ Sale of an existing property — copy of the sale agreement
- ☐ Gift letter
- ☐ Withdrawal from RRSP under Home Buyers' Plan

Employment and income verification:

- ☐ Copy of latest pay slip
- ☐ T4(s)
- ☐ Letter of employment
- ☐ T1 General(s)
- ☐ Notice(s) of Assessment (NOA)
- ☐ Other income
 - Legal agreements to support a spousal or child support payment
 - Other compensation (disability pension, rental income, etc.)

Do you currently own your home?

Information related to your existing property/properties:

- ☐ Recent mortgage statement
- ☐ Most recent property tax bill/statement
- ☐ Documents verifying heating costs and condo fees
- ☐ Legal description of your property (you can find this on your property tax statement or original purchase agreement)

Other information we may require

- ☐ Void cheque (for non-RBC® accounts)
- ☐ Name, address, telephone number of your solicitor/notary
- ☐ _____

As part of the mortgage application process, we may ask you additional questions relating to what you own and owe and whether you will be using the new property to generate income.

This sheet is for information purposes only and does not signify a formal approval.

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