

DESJARDINS MORTGAGE FINANCING SERVICES



MINIMUM DOCUMENTS TO PROVIDE WHEN SUBMITTING A FINANCING APPLICATION¹

FOR ALL	
✓ Desjardins Declarations and Consents Form	
FOR DESJARDINS NON-MEMBERS	
✓ Credit bureau	
PROOF OF INCOME	
SALARIED	SELF-EMPLOYED
✓ Pay slip dated within the last 30 days	✓ Last 2 years NOA (Notice of Assessment)
OR	OR
✓ NOA (Notice of Assessment) or T4 slip(s) from the previous year	✓ Last 2 years T1 Generals
SOURCE OF DOWN PAYMENT	
<u>SAVINGS AND INVESTMENTS</u>	
✓ 3-month account history	
<u>SALE OF EXISTING REAL ESTATE OWNED</u>	
✓ Firm Purchase and Sale Agreement	
✓ Current mortgage statement	
<u>GIFT</u>	
✓ Gift letter signed by all parties	
✓ Donor's account statement showing source of funds	
REQUIRED DOCUMENTATION	
<u>PURCHASE</u>	
✓ Purchase and Sale Agreement	
✓ MLS listing	
✓ Copy of the preliminary contract (if purchasing from a builder or developer)	
✓ Detailed estimate of costs with backup documentation (for purchase plus improvements)	
<u>REFINANCE</u>	
✓ Current property tax statement	
✓ Current mortgage statement	
✓ Current statement of account and/or loans to be consolidated (including credit cards, line of credit and loans)	
✓ Detailed estimate of costs with backup documentation (for refinance plus improvements)	
<u>RENTAL PROPERTY</u>	
PURCHASE	
✓ MLS Listing	
✓ Purchase and sale Agreement	
✓ Current Lease(s)	
✓ Desjardins DCR Sheet	
REFINANCE	
✓ Last 2 years T1 Generals with Statement of Real Estate Rentals	
✓ Last 2 years NOA (Notice of Assessment) (NOA)	
✓ Current mortgage statement(s)	
✓ Current property tax statement(s)	
✓ Current lease(s)	
✓ Desjardins DCR Sheet	

¹ Additional documentation may be required subject to satisfactory underwriting.

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