Help us process your loan request faster by providing us with the documents listed below.

How do you earn your money? (Required for all loans and mortgages)

I’m a Salaried Employee
If your salary is consistent throughout the year, you will need to provide 2 of the following:

- Direct deposit payroll into a Coast Capital Savings account with a minimum of 2 months consistent direct deposits.
- Direct deposit into another Financial Institution (bank statements with a minimum of 2 months consistent direct deposits)
- Current year to date pay stub within the last 30 days (must show year to date income)
- Current job letter

One of the following items can be provided as an alternative to one of the items above:

- Your most recent T4, OR CRA Income Tax Return including all schedules (T1 General or CRA Tax Summary Notice), OR Notice of Tax Assessment (NOA)

I’m Self-Employed
You will need to provide the last 2 years’ Notice of Tax Assessment (NOA) AND:

- Not Incorporated: Last 2 years’ CRA Income Tax Return (T1Generals), including all schedules
- Incorporated: Last 2 years’ Accountant prepared Financial Statements OR the last 2 years’ Corporate T2’s along with the General Index of Financial Information (GIFI)

I Earn Commission, Overtime or Bonus Income
You will need to provide the last 2 years’ T4’s OR the last 2 years’ Notice of Tax Assessment (NOA) accompanied by the last 2 years’ T1 Generals (including all schedules), PLUS

- Most current year to date pay stub (within the last 30 days), OR
- Current Direct deposit payroll into a Coast Capital Savings account

I need a mortgage

I’m purchasing a new home
(please also provide documents from the home equity section)

- Real estate purchase contract (including Property Disclosure Statement)
- Real estate sale contract (if residence has been sold)
- MLS listing with photo (if available)
- Confirmation of down payment
- Gift letter (if applicable)
- Rental income verification (if applicable)
- Strata Form ‘B’ (if applicable)
- Last 12 months strata minutes & AGM minutes (if applicable)
- Asset verification* (see below)

I’m borrowing against my current home
(home equity lines of credit or mortgages)

- Current mortgage balance statement (if mortgage is not with Coast Capital Savings)
- Current Property Tax Assessment
- Current homeowner insurance policy
- Strata Form ‘B’ (if applicable)
- Last 12 months strata minutes & AGM minutes (if applicable)
- Rental income verification (if applicable)
- Asset verification* (see below)

I need an unsecured loan or line of credit

- Recent statements for items to be paid out (e.g. credit card statement, large item statement, if applicable)
- Recent mortgage balance statement (if mortgage is not with Coast Capital Savings)
- Asset verification* (see below)

What do you own?

*Asset verification - Please provide information for any assets you may hold.

Real Estate: Current BC Property Tax Assessment(s) & mortgage balance statement(s)
Investments: Current statement(s) for RRSP, GICs, mutual funds, etc.
Protection: Current life and health insurance policies (both private and group benefits if applicable).
Vehicles: Detailed listing of all vehicles owned, including recreational (ICBC insurance document may be required)