

Personal Lending Document Checklist

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 (T1 Generals), 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)

This checklist is for informational purposes only and does not signify formal approval. Additional information may be required depending on the application.

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