

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)

Fixed Employment Income

If your salary is consistent throughout the year, and you are employed regular full-time or permanent part-time with fixed salary, please provide one of the following:

- A current year to date pay stub accompanied by your most recent Notice of Assessment (“NOA”), T4, or 3 month history of direct payroll deposit, or
- A current Employment Letter accompanied by your most recent NOA, T4, or 3-month history of direct payroll deposit.

I’m Self-Employed

You will need to provide the last two years’ Notice of Tax Assessment (NOA) plus one of the following:

Not Incorporated: Last two years’ Income Tax Return (T1G)

Incorporated: Last two years’ Income Tax Return (T1G) accompanied by the last two years’ Financial Statements or the last 2 years Corporate T2s including the General Index of Financial Information (GIFI) and corresponding Corporate NOA.

I Earn Commission or my income varies

If your income varies throughout the year, you will need to provide a current year to date pay stub and one of the following:

- Last 2 years’ T1 Generals and corresponding Notice of Assessments
- Last 2 years’ T4

I need a mortgage

I’m purchasing a new home

- Real estate purchase contract (including property disclosure statement)
- Real estate sale contract (if residence has been sold)
- Confirmation of down payment
- Strata Form "B" (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
- Strata Form “B” (if applicable)
- Asset verification* (see below)
- Rental income verification (if applicable)

I need a 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: Tell us about your current life and health insurance coverages.

Vehicles: Detailed listing of all vehicles owned, including recreational

*If mortgage is not with Coast Capital Savings.

**If investments are not with Coast Capital Savings.

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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