



RBC Royal Bank® mortgage document checklist

When buying a new home or refinancing your existing mortgage, some documentation is needed to support your mortgage request. By providing us with the documents that we have indicated on this list, we can finalize your mortgage more efficiently.

Buying a home?

Information that describes the property you are buying:

- Purchase and sale agreement
- MLS listing with photo
- Name, address, telephone number of your solicitor/notary

Confirmation of your down payment:

- Savings or investments statement from within the last 90 days
- Sale of an existing property — a copy of the sale agreement
- Gift letter
- Withdrawal from RRSP through Home Buyer's Plan

Employment verification:

- Copy of latest pay slip
- T4
- Letter of employment
- T1 General and Notice of Assessment (NOA) if self-employed

Do you currently own your home?

Information that describes your existing property:

- Recent mortgage statement
- Current homeowner insurance policy
- Most recent property tax bill/statement
- Legal description of your property (you can find this on your original purchase agreement or your property tax statement)

Other information we may require

As part of your application process, we will ask you questions relating to what you owe and own, what some of the projected expenses relating to the property are, such as taxes, heating costs and condo fees, and whether you will be using the property to generate income.

- Void cheque
- _____
- _____

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

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