

Document Checklist for U.S. Mortgage Application

Below is a checklist of the key documents that you'll likely need to provide if you want to apply for a U.S. mortgage. Depending on your circumstances, additional documents may be requested. The earlier you submit documentation, the sooner your application can be submitted for a lending decision.

Applies to	Documents	Check
Proof of Income		✓
Everyone	Canadian Income Tax Notice of Assessments for the past two years	
Everyone	Your most recent two years of T1 slips, with all pages and schedules	
Everyone with investment income	Your most recent two years of T3 and T5 slips	
Salaried employees	Your most recent two years of T4 slips	
Salaried employees	Paystubs reflecting your income for the past 30 days	
If self-employed	Most recent two years of business returns (T2) for any entity where ownership is 25% or more, with all pages and schedules	
If retired	Copy of your most recent retirement benefits statement	
Proof of Citizenship and Identity		✓
Everyone	Copy of passport and/or U.S. qualifying visa for each borrower	
Everyone	Social Insurance Number or SSN for each borrower	
Proof of Assets		✓
Everyone Note: All Canadian asset amounts will be converted into US Dollars for the purpose of your financial assessment.	Account Statements for most recent two months for each account you hold. Statements must include your name, account number, all pages, bank name, beginning and ending balances and time period. Accounts include: personal chequing and savings; line of credit (if using these funds to close on your new home); RSP; Investments/brokerage (if using these funds to close on your new home)	
Insurance Documents		✓
Current property owners	Copies of property tax notice and home insurance premiums for each residential property owned	
If you're buying a property In Trust or through a Limited Partnership or Limited Liability Company additional documents will be requested.		✓
In Trust	Copy of fully executed trust agreement	
Limited Partnership or Limited Liability Company	Copy of fully executed LLC/LP agreement	

To discuss your cross-border mortgage needs, call or set up an appointment with your Wealth Professional in Canada.



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