

Document Checklist for U.S. Mortgage Application

Cross-Border

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 all required documentation, the sooner your application can be submitted for a lending decision.

Applies to	Documents	Check
Proof of Income		✓
Everyone	Your most recent two years of T1 slips (Canadian personal tax return), with all pages and schedules (full version, not condensed)	
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 T2 slips (Canadian corporate tax return form) for any entity where ownership is 25% or more (including holding companies), 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 (SIN) or U.S. Social Security Number (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; RSP; Investments/brokerage	
Insurance Documents		✓
Current property owners	Copies of property tax notice and home insurance premiums and, if applicable, copies of homeowners and/or condo association dues/bills 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 operating agreement, certificate of good standing, organizational document, US IRS EIN #	

To discuss your cross-border mortgage needs, call or set up an appointment with your BMO Private Wealth professional.



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