

## Documents Needed Checklist: Refinance or Renewal

---

### Income

- pay slip from last 30 days
- Most recent year Notice of Assessment from Canada Revenue
- Letter of employment – stating start date, salary and full/part time status
- If you are self-employed please provide most recent 2 years T1 Generals and Notices of Assessment and confirmation of the business – either articles of incorporation or most recent business license
- If you are retired – please provide documentation for your pension – T4a

### Property

- A copy of your mortgage/secured line of credit statement
- A copy of the current year property tax bill
- If you currently own other properties, all of the following must be provided for all properties owned: Current mortgage statements, Current year property tax bills and T1 Generals including statements of real estate rentals

### Other

- Completed [Mortgage Application](#) (found on [catonmortgagestrategies.com](http://catonmortgagestrategies.com))
- If you are separated, please provide a copy of your separation agreement
- Your lawyer's name for closing the purchase transaction

*Every mortgage is unique, at times additional supporting documentation may be needed during the loan process. If you have any questions regarding the above, please do not hesitate to discuss with me.*

---

CatonMortgageStrategies.com

Lori Caton • Mortgage Agent • Oakville, Ontario  
905-510-0551 • [lori@catonmortgagestrategies.com](mailto:lori@catonmortgagestrategies.com)