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## Commercial Mortgage Required Documents

1. **Agreement of Purchase and Sale & MLS Listing**
2. **Mortgage statement from current lender of all the properties you currently own**
3. **Property tax bill of all the properties you currently own**
4. **Down Payment Verification:**
  - Funds currently in bank account:
    - Copy of bank statements, showing account number and name, for 3 months
  - Funds currently in GIC:
    - GIC statement (funds should be in the account for minimum of 90 days)
  - Funds currently in RRSPs:
    - RRSP statement (funds should be in RRSP account for minimum of 90 days)
  - Funds being gifted from family member
    - Gift letter signed by donor and recipient (we will provide template)
    - Bank statement showing funds being transferred/deposited to account
  - Funds coming from sale of existing property
    - Sale Agreement
    - Recent mortgage statement
5. **Income Proof - for all the applicants**
  - If Salaried:
    - Recent Job Letter
    - One Recent Pay Slip
    - 2013, 2014 and 2015 T4s
    - Last 2 years Notice of Assessments from CRA
  - If Self Employed:
    - 2013, 2014 and 2015 Notice of Assessments from CRA
    - 2013, 2014 and 2015 T1 Generals (docs that accountant prepares)
    - Articles of Incorporation or Business Registration
6. **Solicitor's contact details**
7. **Void Cheque – for your biweekly and monthly payment**
8. **Copy of Driver's License**
9. **Signed client consent form**

### **If you are going to buy in your Business name then we need:**

1. **Company tax filing and Company NOA's of 2013 -2014 - 2015**
2. **Business incorporation / registration / Company Incorporation**

Please fax 905-789-7666 or email these documents to [himani@clarityfinancial.ca](mailto:himani@clarityfinancial.ca)