BMO Mortgages

Home financing checklist – Refinancing

By being prepared with the documentation below, the process can be quick and easy!

Let's connect

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Information about your existing property

- [ ] Recent mortgage statement
- [ ] Most recent property tax assessment
- [ ] Current home owner insurance policy
- [ ] Legal description of your property (you can find this on your original purchase agreement or your property tax statement)
- [ ] The individual who the appraiser can contact to coordinate access to the property

Employment and income verification

- [ ] Copy of latest pay slip with employer name
- [ ] Letter of employment signed by employer
- [ ] Most recent T4

If you are either self-employed, or have commission-based income:

- [ ] Last two years of tax returns (T1 General) and corresponding Notice of Assessment

AND any one of the following:

- [ ] Statement of business activities for the respective tax years
- [ ] Audited financial statements for the business for the respective tax years
- [ ] Financial statements accompanied by a Review Engagement Report signed by a practicing accountant

If you would like to include rental property income:

- [ ] Current signed lease agreement
- [ ] Most recent years' tax returns (T1 General) and corresponding Notice of Assessment

Other information we may need

- [ ] Your banking information or a void cheque
- [ ] Two pieces of valid personal identification (driver's license, passport, or government-issued ID)
- [ ] If you are consolidating debt, please bring copies of your current statement(s) with balance and account details
- [ ] ____________________
- [ ] ____________________

BMO Bank of Montreal

We're here to help.™

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