

Mortgage Qualification Guidelines

If you are an employee:

Income Documentation:

- Employment Letter or 2 Recent pay slips
 - If you have been working at job 2+ years and you earn Overtime/Bonus please provide last two years Revenue Canada Notice of Assessment as well.

Downpayment verification:

- 30 day history on your account with name

If you own a home and the mortgage is not at TD Bank, please provide a recent Mortgage Statement (an online print off along with an older official statement is ok)

If you own any rental properties please provide Lease Agreements along with a mortgage statement on that subject Property

If you own your own business or work as a contractor:

Income Documentation:

- Two years Revenue Canada Personal Notices of Assessment
- If you are Incorporated
 - Provide your company name
- If you are a Sole Proprietor
 - Provide your last 2 years T1 Generals (tax returns)

Downpayment verification:

- 30 day history on your account with name

If you own a home and the mortgage is not at TD Bank, please provide a recent Mortgage Statement (an online print off along with an older official statement is ok)

If you own any rental properties please provide Lease Agreements along with a mortgage statement on that subject Property

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