



## Self-Employed Client Checklist

### Purchase

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- Conventional income: require 3 years of tax returns, notice of assessments and business financials (depending upon lender)
- Stated income product – Self declared income letter
- No Income Product – Proof of 3 continuous year of self employment and current Revenue Canada notice of assessment to verify no taxes owing
- Offer to purchase / purchase contract
- MLS Listing or feature sheet or purchased property
- Proof of down payment - may be from many sources including:
  - current bank statements (3 months required)
  - current RRSP statement – require deposit slip when redeemed
  - gifted money – require gift letter completed & deposit slip
  - sale of vehicle – require proof of sales and of monies in bank
  - sale of home – require proof of sale, mortgage balance and monies in bank
- Solicitor contact information
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### Refinance/Renewals

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- Conventional income: require 3 years of tax returns, notice of assessments and business financials (depending upon lender)
- Stated income product – Self declared income letter
- No Income Product – Proof of 3 continuous year of self employment and current Revenue Canada notice of assessment to verify no taxes owing
- Original purchase information
- Current mortgage balance/Renewal statement
- Attributes of home and property
- Solicitor contact information not applicable for renewals
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