

REFINANCE Checklist for Self Employed

Credit Report: make an Equifax account for each applicant and send the Credit Report.

<https://www.consumer.equifax.ca/personal/>

Ids:

- 2 IDs of each applicant (PR Card, DL, SIN Card, BCID etc.-front and back)
- Child- ID (if applicable) - For below 18 kids

Personal Income Documents:

- T1 General for 2019, 2020 & 2021 (From your accountant)
- Notice of Assessment for 2019, 2020 & 2021 (Downloaded from CRA in PDF)
- T4 for 2019, 2020 & 2021 (If any)
- Statement of account (Downloaded from CRA in PDF)
- CCB Statement (if applicable)

Company Documents:

- Incorporation Docs- Certificate of incorporation, Incorporation Application and Notice of Articles
- T2 for 2019, 2020 & 2021
- Financial Statements for 2019, 2020 & 2021
- Corporate NOAs for 2019, 2020 & 2021
- Invoices (5-10) (if any)

Bank Statements:

- 90 days personal bank statements along with Overview (PDF)
- 90 days business bank statements along with Overview (PDF)

Property Docs:

- Mortgage Balance Statement (Must show Name and property address)
- Tenancy Agreement (If applicable)
- Property Tax 2020 & 2021

For the sold property, please provide the statement of adjustment whenever available.