

# What to bring to complete your loan application

STEP

1

## Personal identification

### Primary ID



#### ONE OF

- Canadian Driver's Licence
- Government-issued Canadian Birth Certificate
- Canadian Passport
- Canadian Forces Identification Card
- Certificate of Indian Status Identity Card/ Indian and Northern Affairs Card

OR

### Secondary ID



#### ONE OF

- Provincial Health Card (excluding MB, ON, NB, NS, PEI)
- CRA Notice of Assessment

#### AND ONE OF

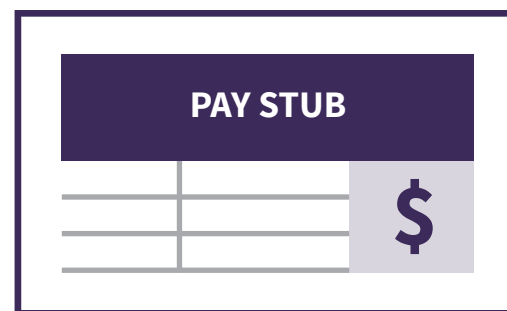
- Employment badge or pass that shows:
  - Company name
  - Your name
  - Your photograph
- Current bank statement
- Utility bill in your name with current address

STEP

2

## Employment & income

### Proof of income

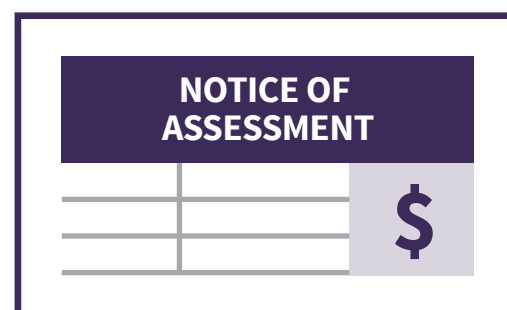


#### ONE OF

- Current pay stub that:
  - Is dated within 30 days or future dated no more than 7 days
  - Shows year-to-date income
  - Shows CPP and EI deductions
  - Shows business name/logo
- Latest T4/T4a
- Canada Pension Plan (CPP) statement dated within the last 12 months

OR

### Proof of income (self-employed)



#### TWO

- CRA Notice of Assessments\* (past 2 years)

#### AND ONE OF

- Business Licence
- 411 or Yellow Pages listing
- Bank statement showing business name

\*Residents of Quebec must also provide the Notice of Assessment issued by Revenue Quebec.

STEP

3

## Housing information

### Rent verification



#### ONE OF

- Current lease agreement (within 5 years)
- Dated within 3 months:
  - Rent receipt
  - Cancelled cheque
  - Bank statement or electronic fund transfer
  - Typed or hand-written letter showing rent amount and landlord's signature

OR

### Mortgage verification



#### ONE OF

- Latest mortgage statement that shows:
  - Current balance
  - Monthly payment
  - Payment status
  - Your name and address
- Annual mortgage statement dated within 30 days

**Bring your documents to complete your loan application with your Fairstone Lending Specialist.**

If you have any questions about required loan closing documentation or the payment options available, please contact your local branch or call 800 995-2274.