



Mortgage Checklist

A Checklist for home buyers

Congratulations! You are about to embark on what will likely be one of the biggest purchases of your life—buying a home. This journey is an exciting one and we're eager to help make owning your home as easy as possible.

To get started, book an appointment with an Alterna home ownership expert. Here's a list of things you'll need to bring with you to your appointment:

☐ **Two Pieces of Government Issued Photo Identification:**

1. **Primary Identification** - Provincial Drivers Licence, Canadian Passport, Canadian Citizenship or Immigration Forms
 2. **Secondary Identification** - Major Credit Card, Age of Majority Card (in Ontario Bring Your Identification (BYID) Card) or Student ID (University or College)
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☐ **Confirmation of your Current Residence**

This may be in the form of a current utility bill (electricity, cable, phone, water, etc.)

☐ **Social Insurance Number**

Required for applicable reporting to the Canada Revenue Agency (CRA)

☐ **\$15 Membership Share**

By opening an account, you are becoming a member and part owner of your financial co-operative. You'll have say in Alterna Savings' policies and you'll be able to shape the future by voting or running for your Board of Directors. Please bring \$15 in cash with you.



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- ☐ **Confirmation of Income and/or Employment**
 - Recent paystubs or a signed letter of employment indicating your position, income, and tenure
 - If you are self-employed or have a commission-based salary, please bring your two most recent tax assessments (T1-General supported by Notice of Assessment) and last year's financial statements (if available)

- ☐ **Evidence of your Down Payment and Savings over a 3 to 6 month period**
 - Bank statements, investment statements or gift letter

- ☐ **Copy of the Accepted Purchase and Sale Agreement**

- ☐ **Copy of the Real Estate Listing**

- ☐ **Contact Information for your Lawyer or Notary**

- ☐ **Copy of the Contract and the Building Plans for a New Home Under Construction**

If you have any questions or wish to reschedule your appointment, please do not hesitate to contact the **branch directly** or our **Contact Centre representatives** at 1-877-560-0100.

Thank you for choosing Alterna Savings.