

Document submission checklist

Together, let's expedite deal instructions! Here is what we need from you:

Effective E-mail Communication	
Email Your Documents	optimummortgagedocuments@nbc.ca
Email Subject Line	<ul style="list-style-type: none"> Deal # (if available) or Upfront Doc (if upfront) - Clients last name, first name ie. Deal #333 - Doe, Jane Expert TIP <ul style="list-style-type: none"> Include COF/Urgent if applicable
Email Attachment Best Practices	<ul style="list-style-type: none"> Label documents accordingly (e.g. Bank Statement, Property Tax Assessment, Commitment, etc.) All documents are to be separated into individual documents PDF is the required format for all documentation (we do not accept picture images) Bank statements must be unfiltered and confirm ownership Send all BFS income documentation in one e-mail for review by the Underwriter

Review this **document checklist** to ensure that you have attached all of the required documentation.

Confirmable Income Document Checklist	
Category	Required Documents
Salaried	<ul style="list-style-type: none"> LOE <ul style="list-style-type: none"> Dated within 60 days Includes hire date, position, remuneration details Signed/dated by undersigned
Paystub	<ul style="list-style-type: none"> Paystub <ul style="list-style-type: none"> Dated within 60 days Should include YTD information, if not additional documents will be required
Pension CPP/OAS/Work Pension	<ul style="list-style-type: none"> 3 months Bank Statements
Long Term Disability Income (Insurance)	<ul style="list-style-type: none"> Letter from Insurance Company <ul style="list-style-type: none"> Includes amount and duration of income 1 month Bank Statements
Child Tax Benefit	<ul style="list-style-type: none"> Child(s) Birth Certificate 3 months Bank Statements
Alimony and Child Support	<ul style="list-style-type: none"> Separation Agreement/Court Order 3 months Bank Statements



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Self-Employed Income	
Category	Required Documents
Business for Self Complete Commission	<ul style="list-style-type: none"> – Attestation Letter – Evidence of BFS (minimum 2 years ie. Articles of Incorporation, Master Business License, Statement of Business Activities etc.) – 6 months Bank Statements <p>If a Seasonal Business:</p> <ul style="list-style-type: none"> – 12 months Bank Statements <p>***Please discuss document requirement with underwriter if applicant does not meet requirements***</p>
Required Documents Down Payment	
Section	Required Documents / Notes
Initial Deposit	<ul style="list-style-type: none"> - Copy of Cheque/Draft - If deposit is over \$10,000: <ul style="list-style-type: none"> – 60 days Bank Statement
Initial Deposit – New Build	<ul style="list-style-type: none"> – Statement of Adjustments and Cheque Image (if deposited over 12 months ago) – Cheque/Draft with 30 day Bank Statement (if deposited less than 12 months ago)
Remaining Down Payment	<ul style="list-style-type: none"> – Savings: <ul style="list-style-type: none"> – 60 days Bank Statement OR – 60 days Investment Statement with ownership and confirmation of redeemed funds if from savings
Gifted Funds	<ul style="list-style-type: none"> – Gift Letter – Donor's Bank Statement (to confirm funds available and withdrawn) may be required
Remaining Down Payment – Sale of an Existing Property	<ul style="list-style-type: none"> – Sale Agreement (must include waiver of conditions) along with Recent Mortgage statement (must indicate principal balance outstanding and property address) – If closed: <ul style="list-style-type: none"> – Solicitor's Trust Ledger (confirming receipt of net sale proceeds) along with Current bank statement confirming funds deposited and available – If bridge loan required: <ul style="list-style-type: none"> – Bridge Loan Commitment (Must be fully signed/executed)



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Rentals	
Section	Required Documents / Notes
Rental Income – Existing Rentals	<ul style="list-style-type: none"> – Lease Agreement – 3 months Bank Statements (show consistent rent deposit) – Property Tax Statement – Mortgage Statement – Market Rents (applicable on subject rentals)
Purchase or Newly Converted Rental Property	<ul style="list-style-type: none"> – Market Rents

Holding Company	Purchase
<ul style="list-style-type: none"> – Articles of Incorporation/Corporate Profile to confirm incorporation and directors/owners <p>1 of the following to confirm beneficial owners/control:</p> <ul style="list-style-type: none"> – If registered over 1 year ago: Share Registry or Schedule 50 – Holding Company financials 	<ul style="list-style-type: none"> – MLS Listing (if applicable) – Purchase Agreement

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