

Apply on-line to protect yourself from additional costs in the event that interest rates increase while you are shopping for a new home, refinancing or to renegotiate your current mortgage.

Items we will need from you may include:

General information for each applicant:

- Social Insurance Number
- Gross annual income
- Assets and liabilities

Income confirmation documentation:

- Employment letter
- Current year-to-date pay stub
- T-4;s for last 3 years
- Financial Statements

Down payment:

- Savings, chequing, RRSP or Investment account – 90 days of detailed history
- Sale of Existing home
- Gift Letter – required from an immediate family member. Bank statement from the family member confirming gift funds and bank statement confirming receipt of gift deposit to the applicant.

Current mortgage documentation:

- Copy of current mortgage statement
- Copy of Renewal Offering

Additional documentation:

- Property Tax Receipt
- Void Cheque

Additional documentation may be required, your Jayman Financial Mortgage Agent will advise upon Mortgage Approval being received.