

BROKER APPLICATION – INITIAL SUBMISSION CHECKLIST

Mortgage Submission Requirements

- Must be received within 48 hours of initial application
- If no response for documents after 48 hours the file will be closed
- Kawartha Financial Services Reserves the right to request additional information and/or documents as needed

Must be received with initial application	
☐	Kawartha Financial Services Personal/ Lending Consent
☐	Mortgage Broker Consent
☐	2 Pieces of Valid ID (Driver's License, Passport, Birth Certificate or Government Issued ID) for each applicant Note: Health & SIN Cards are not an acceptable form of ID)
☐	Income Verification for all parties (Letter of Employment, 2 Recent Pay Stubs, Current T4 & NOA) Income must be from last 30 days * Most recent NOA -if commission, regular overtime, regular bonuses or irregular hours OR T1 General if salaried or guaranteed regular hours
☐	Business for Self (BFS) Confirmation of Business Registration(s)
☐	BFS: Income Verification (Most Recent 2-3 Years Full T1 Generals, Statement of Professional Activities & NOA's for Applicant)
☐	BFS: Income Verification (Most Recent 2-3 Years Full T1 Generals, Statement of Professional Activities & NOA's for Co-Applicant)
☐	Previous Bankruptcy (Y/N)
☐	Outstanding Judgements (Y/N)
☐	Unpaid Collections (Y/N)
☐	Indebted to Revenue Canada (Personal or Business) (Y/N)
☐	Is Applicant(s) Politically Exposed Person(s) (Y/N)