

# Helping you get ahead of the process

Reference #:  
Borrower name:

## Mortgage application document checklist

To serve you better, we aim to assign your underwriter within two hours<sup>1</sup>, and underwrite your file(s) within two business days.

Based on the initial loan assessment, certain documents are required when submitting a mortgage application to B2B Bank. Use the checklist below to ensure all necessary documents are included in your submission. Then, email the checklist along with the documents to [mortgageunderwriting@b2bbank.com](mailto:mortgageunderwriting@b2bbank.com). Once all are received, we will begin underwriting your file.

### Purchase files

- Purchase and sale agreement, including any waivers and schedules
- Proof of down payment
- MLS listing (if applicable)
- Salaried income – Letter of Employment and current paystub
- Variable or Business for Self (BFS) Income – T4s/T1s and corresponding Notices of Assessment (NOA) for the most recent two years

### Refinance files

- Salaried income – Letter of Employment and current paystub
- Variable or Business for Self (BFS) Income – T4s/T1s and corresponding NOA for the most recent two years

### Special Programs

Mortgage applications for special programs require the documents outlined above, PLUS the following additional documents as applicable:

#### Net Worth Program

Three months of the most recent investment statements

#### BFS Business Bank Statement Program

- Six months of the most recent business bank statements
- Income and expenditure form
- Most recent NOA
- Proof of two years' business existence

#### Rental Program – multiple non-subject rentals owned

- Completed rental worksheet (if more than two properties)

#### Purchase plus improvement

- Estimates or quotes for work being completed

B2B Bank offers dedicated local support and national coverage. With our knowledgeable national Business Development Team, experienced credit managers and competitive compensation, you have access to an impressive range of mortgage solutions.

For more information, visit [b2bbank.com/mortgages](https://b2bbank.com/mortgages) or contact your Business Development Manager.

<sup>1</sup>Each file submitted will receive feedback during our business hours only. Files submitted at the end of, or outside of, our business hours will receive feedback the next business day. All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. B2B Bank is a wholly owned subsidiary of Laurentian Bank of Canada. B2B Bank acts solely in the capacity of lender and/or account administrator and does not provide investment advice. Dealers, advisors and brokers, not B2B Bank, are responsible for determining the suitability of products and services for their clients and for informing them of any related risks. Any loan approval by B2B Bank should not be construed as an endorsement of any investment choice, program, or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments. B2B Bank products and services are only available through financial intermediaries. All mortgages, loans and lines of credit are subject to credit approval. Any illustration or example provided are for illustrative purposes only. Terms and conditions apply. ©B2B BANK is a registered trademark of B2B Bank.