

**Step 1:**

Reach out to your bank to arrange a mortgage pre-approval meeting.

**Step 2:**

Prepare the following documents for the meeting. Being well-prepared will bring you closer to owning your new home!

**Social Insurance Number** (Must bring)

**Two Pieces of a Government-Issued ID**  
(Either two primary, or one primary and one secondary)

**Primary ID Sources:**   Driver's License (Canadian)

Passport (Canadian or Foreign)

Permanent Resident Card

**Secondary ID Sources:**   Birth Certificate Citizenship Card

Major Canadian Credit Card

**Proof of Income** (one or more of the following)

Most Recent T4 or Income Tax & Recent Pay Stub

Two Years of Personal Income Tax Returns Including Notices of Assessment (If self employed)

Letter of Employment & Recent Pay Stubs (3 or more of the most recent or highest in the last 12 months)

**List of Assets:**

- Investments & RRSP / TFSAs.
- Proof of Down Payment.
- Owned Property & Other Real Estate.
- Recreational Vehicles.
- Vehicles (year, make, model).

**List of Liabilities:**

- Mortgage Statement Including Monthly Payment Amount
- Car Loans
- Child or Spousal Support Payments
- Co-signed or Guaranteed Loans
- Credit Card Balances
- Existing Mortgages
- Lines of Credit
- Personal Loans
- Property Tax Bill
- Student Loans

**Property of Interest:**

Listing Sheet of Property you are interested in: (available through your Realtor® or Realtor.ca)

Offer to Purchase (if available)

**List of Local Banks:**

- Access Credit Union ( Winkler )
- Access Credit Union ( Morden )
- CIBC Branch ( Winkler )
- CIBC Branch ( Morden )
- One Link Financial ( Winkler )
- Rosenort Credit Union ( Winkler )
- Royal Bank ( Winkler )
- Royal Bank ( Morden )
- Scotiabank ( Winkler )