



DOCUMENT CHECKLIST REFINANCES

Customer(s) Name(s): _____

Once your mortgage request is assigned to a LSM underwriter, they will contact you. Please email the supporting documents directly to them.

- Mortgage Application
- Ascertaining Identity with Full Legal Names
- Joint Disclosure of Application
- LSM Consent and Authorization Form
- Recent exterior pictures of house
- Forward property information sheet if not currently and LSM mortgage
- List of intended improvements with quotes/cost estimates, if applicable
- Income verification: please refer to Income Verification Guideline Sheet
- If consolidating debt, a copy of the most recent statement of accounts to be paid out by the mortgage
- FCT or solicitor information
- If using FCT a payout statement for the mortgage (if not LSM) must be included
- Written confirmation of annual heating costs
- Written confirmation of annual property tax amount