Your Tangerine Mortgage Checklist

Whether you are buying your first home or your next, refinancing or moving your mortgage to Tangerine, we can help you navigate your mortgage options with confidence. Having the right documentation helps support a smooth and efficient application process.

Are you buying a home?

The following information and documents may be required:

MLS Listing

Name, address, and contact information for your lawyer/notary

Down payment sources (all that apply):

Bank account statement(s) for the last 3 months, if not held with Tangerine

Statements confirming balances/value of other assets being used for the down payment

Gift letter from immediate family member (We will provide you with the template)

Income Documents (required for all applications)

Full Time: Salary or Hourly Income

Recent paystub

One of the following:

- Two most recent bank statements (if not with Tangerine) showing direct payroll deposits
- Letter of Employment on company letterhead, dated within the last 60 days, confirming:
  - Your employment and rate of pay

T4 for the most recent tax year

Proof of Income Statement for the previous tax year:

- Notice of Assessment (NOA) with T1 General

  OR

- Canada Revenue Agency's My Account Assessment

Self-Employed: Proof of Income Statement for the two previous tax years

Notice of Assessment (NOA) with T1 General

OR

Canada Revenue Agency's My Account Assessment

Part-Time Income, Commission or Contract Income, Bonus or Overtime

Recent paystub

One of the following, for the two previous tax years:

- T4s
- Notice of Assessment (NOA) with T1 General

  OR

- Canada Revenue Agency's My Account Assessment

Note: The documents listed are guidelines only. You may be asked to provide additional and/or different documents depending on your circumstances.

Are you refinancing a home you currently own?

The following information and documents may be required:

Most recent Property Tax Bill (from your municipality)

Condo maintenance fees, if applicable

Mortgage statement from other lender, if applicable

Balance statements from creditors to be paid out, if consolidating debt

Home Insurance Binder

Additional information

To help assess your application, we may ask for information about your current financial situation, such as:

Your assets, including savings, investments, and other property owned

Your liabilities, including current debt balances and monthly payments

Your existing housing costs:

- Mortgage or rent payment details
- Property taxes
- Condo fees (if applicable)

If you have other sources of income, please ask your Mortgage Specialist what documentation is required.

Tangerine
Forward Banking