

# Client Document Checklist

Once you have reviewed the information materials provided to you, if you decide to proceed with a HomeEquity Bank mortgage you will need to provide us with verification of information about you, your home, and your debt. If you have any questions about the steps in the sales process, please ask your HomeEquity Bank representative.

Please review this checklist to confirm you have gathered the required documents the HomeEquity Bank representative needs to review or provide copies of to process your mortgage.

Please provide copies of the following:	
<b>Identification</b>	<p>For each borrower:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Verification as outlined on the "Identification Requirements" document.</li> </ul> <p><i>Please bring the same identification listed in your application to your signing appointment with your lawyer'</i></p>
<b>If you have any debt secured against your property</b>	<p>For each debt:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Most recent statement indicating the borrower's name, secured property address, outstanding balance, account number, financial institution mailing address.</li> </ul>
<b>Property taxes:</b>	<p>Please provide ONE of the following:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Most recent property tax bill confirming:               <ul style="list-style-type: none"> <li>o If pre-authorized payment (PAP), a bank statement/ passbook showing the last two pre-authorized payments</li> <li>o If non PAP, a cleared cheque, or bank statement showing full payment</li> <li>o Confirmation from the city showing paid in full/ statement of account</li> </ul> </li> <li><input type="checkbox"/> Most recent property tax annual statement confirming annual taxes and amount outstanding, or</li> <li><input type="checkbox"/> Bank account passbook/statement in your name confirming your last two property tax debits.</li> </ul>

**Please provide copies of the following:**

<p><b>Fire insurance</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> The summary page of the fire insurance policy. The summary page must include title holder names, subject property address, effective/expiry date, and policy number.</li> <li>If a condominium property,</li> <li><input type="checkbox"/> Condominium Certificate of Insurance. Condo certificate must include property address, effective/expiry dates.</li> </ul>
<p><b>Void Cheque or Pre Authorized Debit (PAD)</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> VOID Cheque, in all borrowers names no third parties</li> <li><input type="checkbox"/> Or preauthorized debit (PAD) form, must be completed by the bank with a stamp. If it is handwritten, we will also require a bank statement to verify account ownership</li> </ul>
<p><b>If Applicable</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Condo ledger or letter for CHIPMAX files indicating monthly fees are up to date</li> <li><input type="checkbox"/> For purchase files, Purchase Agreement, Sales Agreement or down payment confirmation, MLS listing</li> <li><input type="checkbox"/> For Power of Attorney (POA) files, POA document, POA questionnaire (to be provided by HEB representative), ID for POA and borrower(s).</li> <li><input type="checkbox"/> Legal separation/divorce agreement</li> <li><input type="checkbox"/> Death Certificate, if deceased party is still on title of subject property</li> </ul>