



YOUR STEP-BY-STEP GUIDE TO THE MORTGAGE PROCESS



**“DON'T WAIT TO BUY
REAL ESTATE, BUY REAL
ESTATE AND WAIT”**



CONSULTATION & APPLICATION

Your journey begins with a conversation to discover the possibilities followed by an application to initiate the process.

INCOME VERIFICATION

Employees require a letter of employment, and a pay stub both less than 60 days old. Plus the last 2 yrs T4s.

DOWNPAYMENT PROOF

A minimum of 5% and must show 90 days paper trail.

CREDIT PROFILE ASSESSMENT

A credit check is performed, if you pay your credit cards on time then you should qualify for a mortgage.

PROPERTY REVIEW

Property must be livable and an appraisal done to confirm value.

CLOSING

Your lawyer handles final documentation. Congratulations — you're now a homeowner!

Referred by/Company:

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