Thank you for choosing Vancity for your loan application. There are a few documents we’ll need you to provide at your appointment so we can get you set up quickly.

Income and employment validation

Indigenous Non-Taxable income

If you are an indigenous person with non-taxable income, we can gross up your income to allow for greater borrowing capacity.

(Please choose one of the two options to establish non-taxable income and supplement with the required documents as per your income category)

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>provide one of the following documents:</td>
<td>confirm two of the following:</td>
</tr>
<tr>
<td>☐ Pay stub or current employment letter confirming that taxes are not deducted</td>
<td>☐ You live on reserve of First Nation land (provide driver’s license, utility bill, bank statement etc.)</td>
</tr>
<tr>
<td>☐ Confirmation of tax exemption from your Nation</td>
<td>☐ You earn income on reserve or on First Nation land</td>
</tr>
<tr>
<td>☐ Most recent Canada Revenue Agency Notice of Assessment and T1 Generals including the T90E form</td>
<td>☐ Your work directly benefits people living on reserve</td>
</tr>
<tr>
<td></td>
<td>☐ Your employer is a First Nation Government or Agency</td>
</tr>
</tbody>
</table>

Salary or Pension income

If you are a permanent employee with fixed salary or a retiree with pension income

(Please choose one of the two options)

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have direct deposit or payroll into your Vancity account, provide two current paystubs.</td>
<td>Provide your most recent Canada Revenue Agency Notice of Assessment, and one of the following:</td>
</tr>
<tr>
<td></td>
<td>☐ Letter of employment or pension letter, or</td>
</tr>
<tr>
<td></td>
<td>☐ Current paystub, pension stub, or statement.</td>
</tr>
</tbody>
</table>

Self-employed income

If you are self-employed (sole-proprietor, partnership or commissioned)

☐ Provide your most recent two years Canada Revenue Agency Notice of Assessment and T1 Generals for all applicants (including the statement of business activities)
Home lending document checklist

If you are a business owner (Limited or Incorporated company) or have dividend income

☐ Provide your most recent two years Canada Revenue Agency Notice of Assessment and T1 Generals for all applicants as well as documentation which details the source and amount of dividend income reported on the T1 General. For example, T5, T3, Federal worksheet etc., and

☐ Provide documentation according to one of the following two options.

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Past two years T2 Corporate Income Tax returns, including: Schedule 100, Balance Sheet, Schedule 125, Income Statement, and Schedule 50, Shareholder Information</td>
<td>☐ Share Registry, and Past two years Company financials Notice to Reader (accountant prepared) Review Engagement (audited or unaudited), or Audited Financial Statements</td>
</tr>
</tbody>
</table>

If you earn Indigenous Income from self-employment, traditional seasonal activities, honorarium, or distributions

(Please choose one of the three options)

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Provide your most recent two years: Financial Statements, and T4s</td>
<td>☐ Provide your most recent two years: contractor documents (including letters, bills, receipts, invoices, contracts, emails, and receipt book stubs) confirmation of expenses Bank statement history confirming the contract payments</td>
<td>☐ Provide your most recent two years: Canada Revenue Agency Notice of Assessment, and T1 Generals</td>
</tr>
</tbody>
</table>

Variable income

If you receive a variable source of income

☐ Provide your most recent two years Canada Revenue Agency Notice of Assessment and T1 Generals for all applicants (including the statement of business activities), or Year End Paystubs; and

☐ Provide one of the following from current employment:
  - Recent paystub, or
  - Letter of employment.

Other sources of income

If you receive another source of income

Other types of income and other documents may be accepted. For further information, contact your Account Manager or Vancity branch regarding requirements and documentation.
Home lending document checklist

2 Documents associated with your property (provide all that are applicable)

Please provide all the documents that apply:
- [ ] Purchase and Sale Agreement (including any addendums)
- [ ] Property disclosure statement (if applicable)
- [ ] Current MLS listing (if applicable)

- [ ] Assignment of Purchase and Sales Agreement (including the original Purchase and Sales Agreement)
- [ ] Most recent mortgage statement (for refinance and transfer-in)
- [ ] Certificate of Possession

3 Down payment confirmation (provide all that are applicable)

Please provide all the documents that apply:
- [ ] Bank account statements (minimum 3 months)
- [ ] Firm sales agreement (if source is from sale of a property)
- [ ] Indigenous Services Canada grants
- [ ] Gift letter (funds must be received and cleared, and from immediate family with no repayment required)

4 Insurance coverage

As part of the application process, we will ask you to provide information on any insurance coverage you currently have in place to ensure that you are adequately protected.

If you have any questions, or you’d like more information about Vancity loans and our lending process, please visit vancity.com or call (604) 877-7000, (250) 519-7000 or toll-free 1 (888) VAN-CITY (826-2489).