

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.

1. 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)

Option 1	Option 2
provide one of the following documents: <ul style="list-style-type: none"> <input type="checkbox"/> Pay stub or current employment letter confirming that taxes are not deducted <input type="checkbox"/> Confirmation of tax exemption from your Nation <input type="checkbox"/> Most recent Canada Revenue Agency Notice of Assessment and T1 Generals including the T90E form 	confirm two of the following: <ul style="list-style-type: none"> <input type="checkbox"/> You live on reserve of First Nation land (provide driver's license, utility bill, bank statement etc.) <input type="checkbox"/> You earn income on reserve or on First Nation land <input type="checkbox"/> Your work directly benefits people living on reserve <input type="checkbox"/> Your employer is First Nation Government or Agency

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)

Option 1	Option 2
If you have direct deposit or payroll into your Vancity account, provide one current paystub.	Provide your most recent Canada Revenue Agency Notice of Assessment, and one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Letter of employment or pension letter, or <input type="checkbox"/> Current paystub, pension stub, or statement

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)

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.

Option 1	Option 2
<input type="checkbox"/> Past two years T2 Corporate Income Tax returns, including: <ul style="list-style-type: none"> - Schedule 100, Balance Sheet, - Schedule 125, Income Statement, and - Schedule 50, Shareholder Information 	<input type="checkbox"/> Share Registry, and Past two years Company financials <ul style="list-style-type: none"> <input type="checkbox"/> Notice to Reader (accountant prepared) <input type="checkbox"/> Review Engagement (audited or unaudited), or <input type="checkbox"/> Audited Financial Statements

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

(Please choose one of the three options)

Option 1	Option 2	Option 3
Provide your most recent two years: <ul style="list-style-type: none"> <input type="checkbox"/> Financial Statements, and <input type="checkbox"/> T4s 	Provide your most recent two years: <ul style="list-style-type: none"> <input type="checkbox"/> contractor documents (including letters, bills, receipts, invoices, contracts, emails, and receipt book stubs) <input type="checkbox"/> confirmation of expenses <input type="checkbox"/> Bank statement history confirming the contract payments 	Provide your most recent two years: <ul style="list-style-type: none"> <input type="checkbox"/> Canada Revenue Agency Notice of Assessment, and <input type="checkbox"/> T1 Generals

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.

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 about any insurance coverage you currently have in place. Please come prepared knowing what life, critical illness, and disability insurance you have through work or other sources. Please input the dollar value of coverage below:

	Through Work	Other Sources
Life Insurance		
Critical Illness Insurance		
Disability Insurance		

5. Supports for a climate-friendly home

Your home should be comfortable, affordable and energy efficient to give you peace of mind. We know that owning a home and making decisions about renovations and upgrades can be complicated. As a member you get access to Vancity's exclusive member perks to help make your climate-friendly upgrade project a reality.

- Get [Home Energy Advice](#) from an expert at City Green (value \$175+). Receive personalized recommendations on ways to keep your home cool in the summer, warm in the winter, and reduce utility bills.
- If you get an Energy Assessment done by a certified Energy Advisor we will give you a [\\$150 rebate for your pre-upgrade assessment and \\$250 for your post-upgrade assessment](#).
- Get preferred rates on our Planet-Wise Renovation loan or line of credit when you use the financing for qualifying renovation projects. For more information, please visit <https://www.vancity.com/PlanetWiseHomeReno>

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).