

Enjoy the advantages of financing with National Bank



Buying a property is a major decision and we are here to support you at each stage of your project.

What National Bank can do for you:



End-to-end support

Ongoing communication while your file is being processed between you, the assigned notary/legal professional and the Bank via your representative.



Take charge of your project financing

Follow-up and assistance from when you sign the purchase offer to when your new property is delivered.

Advantages of working with National Bank

Files processed quickly

- › Credit decision obtained quickly (70% of files with an immediate decision)
- › No title insurance fee if there is no holdback at final disbursement¹
- › No property appraisal required in most cases

Personalized financing options

- Based on the client's needs, the offer of financing² can include:
- › Available rate guarantee
 - › Cashback available to pay certain fees (notary/legal or others)

Digital services

- › Mortgage loan application can be processed entirely online with
- › National Bank's collaborative tools, at your request
- › Financing may be consolidated under certain circumstances (for example: pool, shed or other part of the residence)²

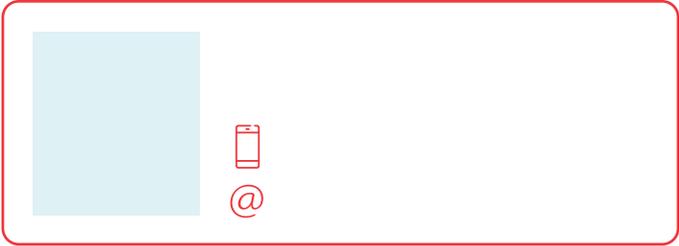
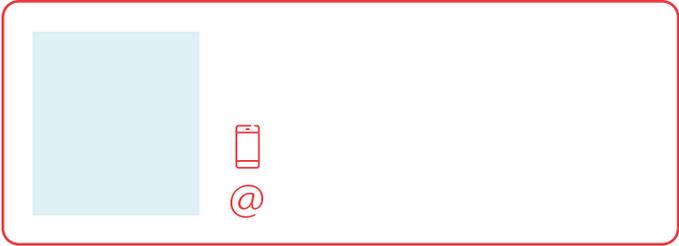
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Contact one of our mortgage managers for more information!



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Please bring the following documents to your meeting with your Mortgage Development Manager to ensure we can process your file as quickly as possible^{2,3}

General documents

- › Photo ID
- › Void cheque
- › Proof of assets (if required)
- › Preliminary contract

Proof of down payment

- › Savings: Banking and investment statements from the past three months (90-day history)
- › Sale of a property
 - Offer to purchase and counter-offer (signed and accepted)
 - Approval from buyers' bank (unconditional)
 - Recent mortgage statement demonstrating equity required for down payment

Proof of income

Income from employment

- › Recent employment confirmation letter (less than 30 days) if less than two years with same employer
- › Recent pay statement (less than 30 days)
- › T4 slips for the past two years

Self-employed or business owner

- › Federal and provincial notices of assessment for the past two years
- › T1 general returns for the past two years (first four pages up to line 150)
- › If the business is incorporated, provide financial statements for the past two years.

Retired

- › Federal notice of assessment for the previous year
- › RL-2 or RL-16; RL-29 or T5007; T4A and T3 or T5

Additional documents that may be requested

Rental income from properties in Quebec

- › T1 general return for the previous year (first 4 pages up to line 150)
- › T776 (Statement of Real Estate Rentals) for the previous year
- › Federal notice of assessment for the previous year
- › Recent mortgage statement showing payments
- › Copies of leases (if building purchased less than one year ago)

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¹ Applicable for new constructions.

² Certain conditions apply.

³ Subject to credit approval by National Bank.

Depending on the situation, your Mortgage Development Manager may request other documents.

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