



KITCHENER

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www.ecusolutions.com

MERITline™ Checklist

Member(s):

Appointment
Date/Time:

Branch Location:

We look forward to meeting with you to work towards achieving your financial goals. To make this process easier, please ensure you gather the below documents and additional information to bring to your appointment.

Income

Please bring two pieces of the following documents to confirm your current employment status and earnings:

Employed or Retired

Two most recent paystubs and T4
Letter of Employment on company letterhead
Variable income (commissioned, overtime, bonused, part-time employment, investment statements, T4RIF legal agreement for support or alimony payments)
Most recent two years T1 General and Notice of Assessment from Canada Revenue Agency
Pensions: T4A OAS, T4A(P) CPP, T5007 WSIB and Workers Compensation
EI – Maternity Leave (Letter from Employer with Return Date)

Self-Employed or Investment Property

Most recent two years T1 Generals (Personal & Business)
Two years Notice of Assessment from Canada Revenue Agency
Two years current Business Financial Statements (full package)
Signed up to date Lease Agreements

Additional Documentation

MERITline™

Most recent MPAC Property Value Assessment for real estate estimated values
Up to date Property Tax Statement
Proof of down payment (if applicable)
Registered Charge (if applicable to 2nd position to other FI)
Mortgage of Land, Deed
Financial Institution Mortgage Statement (if applicable)
Lease Agreement (if applicable)
Solicitor Contact Information
Condominium: proof of condo fees up to date and Certificate of Insurance for condo Corporation & States Certificate
Purchase and Sale Agreement
Listing
Waivers

Please bring these documents to complete your application with an Education Credit Union Representative. If you have questions about your upcoming appointment or the required documents, please contact your nearest branch.

*This checklist is for informational purposes only.