



**Kitchener**  
6-51 Ardelt Ave.  
Kitchener, ON N2C 2S9  
**t.** 519-742-3500  
**f.** 519-742-6072

**Waterloo**  
103-340 Hagey Blvd.  
Waterloo, ON N2L 6R6  
**t.** 519-772-3050  
**f.** 519-772-1063

**Cambridge**  
27 Water St. N.  
Cambridge, ON N1R 3B2  
**t.** 519-623-2211  
**f.** 519-742-6072

## **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:**

sion of WFCU Credit Union

### **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 2<sup>nd</sup> 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 ECU 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.