Congratulations! You’re buying a home in the U.S.

Due to government and regulatory differences in the U.S., you can expect a few differences in the mortgage process from what you are used to in Canada with TD Canada Trust. For instance, the mortgage process will take longer and also you or a Power of Attorney must be present in the U.S. for the Closing. So to make the process as comfortable and stress free as possible, TD Bank®, America’s Most Convenient Bank will be with you every step of the way.

If you are a Canadian resident, you will need to provide the following documents when applying for and/or Closing a Mortgage in the U.S.:

- Valid Passport and Drivers License (for applications and also ensure that you bring both to Closing in the U.S.)
- Confirmation of Income with the Notice of Assessment for the past two years along with the following:
  - **Salaried:** T4s + current pay stub showing past 30 days income
  - **Self Employed:** T1 General or Notice of Assessment
  - **Retired:** Pension Statements (including proof of income will continue three or more years), plus T1 General
- Purchase & Sale Agreement
- Confirmation of Down Payment from non-borrowed sources (one or more of the following):
  - Deposit on Offer
  - Canadian bank account statements (past two months)
  - Liquid or other Assets
  - Gift Letter (if a financial gift has been used for the Down Payment)
- Insurance (required at Closing)
  - Home owner's insurance binder/policy
  - Flood/hurricane/wind insurance policy if required

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If documents are in French, they must be presented with an English translation.

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Are you a Canadian resident looking to purchase a home or investment property in the U.S.?²

Here’s what to expect from the mortgage process...

45 – 60 days

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<th>What to expect</th>
<th>Application</th>
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<tbody>
<tr>
<td>Documents you will need to provide</td>
<td>Purchase &amp; Sale Agreement</td>
<td>N/A</td>
<td>¹See list of documents required on reverse. Note: You don’t have to be in the U.S. until the Closing Date. There are a number of convenient options available for sending documents from the U.S. to Canada.</td>
<td>N/A</td>
<td>Send your documents by the date on your conditional approval letter. (14 days from Conditional Decision)</td>
<td>Be sure to provide any additional information if requested, in order to finalize your application.</td>
<td>Bring your Passport and Driver’s License to the Closing and any other documents advised.</td>
</tr>
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</table>

TD Bank, America’s Most Convenient Bank, is TD Bank, N.A., a wholly-owned U.S. subsidiary (a separate bank) owned by The Toronto-Dominion Bank.

² Subject to credit approval and other conditions. Mortgages limited to property located in U.S. states where TD Bank, N.A. has locations. Equal Housing Lender.³

³TD Bank, N.A. is located in the United States and its support line, Stores, products and services are primarily serviced in English.