

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 documents¹ 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

Canadian Documents	U.S. Equivalent
T4 Statement of Remuneration	W2 Wage & Tax Statement
T1 Personal Tax Return Form and/or Notice of Assessment	1040 Individual Tax Return Form
T2 Corporate Tax Return Form	1120 Corporate Business Return Form
T2125 Statement of Business & Professional Activities	1040 Schedule C Net Profit/Loss from Business, and/or 1065 K1 Partner's Share of Income
T5 Statement of Investment Income	1040 Schedule B Interest & Ordinary Dividends, and/or Schedule D Capital Gains & Losses
T776 Statement of Real Estate Rental Income	1040 Schedule E Supplemental Income & Loss for Partnership/LLC
T5013 Statement of Partnership Income	1065 Partnership Income Form
T4A Statement of Pension, Retirement, Annuity & Other Income	Social Security or Awards Pension Letter

¹ 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.??

For more information or to start an application for a U.S. mortgage offered by TD Bank, visit one of TD Bank’s nearly 1,300 locations in the U.S. or call the TD Cross-Border Banking Support Line at 1-877-700-2913.³

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

45 – 60 days

	Application	Conditional Decision	Welcome Call	Appraisal	Processing	Underwriting	Closing
What to expect	You can meet with a U.S. TD Mortgage Loan Officer face to face or over the phone. Just visit a TD Bank Store in the U.S., or call the Cross-Border Banking Customer Support Line.	Within 24 business hours your U.S. TD Mortgage Originator will contact you via phone or email with a Conditional Decision. You will also receive a letter in the mail.	Within 48 business hours of your Conditional Decision, you will receive a call from a U.S. TD Mortgage Processor to review your loan conditions, documentation, how to enroll in e-disclosures and next steps.	A licensed home appraiser will contact your realtor (or you) to book a time for an appraisal to verify property value.	Your U.S. TD Mortgage Processor will gather the documents you have sent. When received, your documents will be forwarded to the U.S. TD Underwriter .	The U.S. TD Underwriter will verify the documents to ensure they meet TD Bank, <i>America’s Most Convenient Bank</i> , conditions of approval.	When the loan is ready you will be contacted to schedule the Closing. <i>You (or a Power of Attorney), must be in the U.S. with the Closing Agent at their office.</i>
Documents you will need to provide	Purchase & Sale Agreement	N/A	¹ See 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.	N/A	Send your documents by the date on your conditional approval letter. (14 days from Conditional Decision)	Be sure to provide any additional information if requested, in order to finalize your application.	Bring your Passport and Driver’s License to the Closing and any other documents advised.

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

