NOBARI LAW PROFESSIONAL CORPORATION
21 The Queensway South, Keswick, Georgina, ON | 416-725-4010 | nobarilaw.com

MORTGAGE REFINANCING CHECKLIST

Ontario real estate matter

Use this checklist to gather the information commonly needed for an Ontario residential mortgage refinance. Requirements vary by lender and property, and the firm may request additional documents after reviewing the lender's instructions.

Client and Property Details

Borrower name(s) exactly as on identification:

Property address:

Preferred phone and email:

Requested funding date:

Core Documents and Information

✓	Document or information to provide
☐	**Identification** — Two current pieces for each borrower, as requested by the firm. Do not email ID unless specifically instructed.
☐	**Contact and marital status** — Current address, occupation, and marital status for each borrower and registered owner.
☐	**New mortgage details** — Lender or mortgage broker name and contact information, application or reference number, and commitment documents when available.
☐	**Existing mortgages or secured debts** — Recent statements for each mortgage, line of credit, or other secured debt expected to be paid from the refinance.
☐	**Property tax information** — Most recent tax bill and proof of payments made for the current year.
☐	**Home insurance** — Insurer or broker contact information and current policy details showing coverage for the property.
☐	**Condominium information** — Corporation name and number, unit/parking/locker details, latest common-expense statement, and property manager contact information, if applicable.
☐	**Property and occupancy** — Who occupies the property, whether any part is rented, and copies of current leases if applicable.
☐	**Use of funds** — A brief description of the intended use of net refinance proceeds, if requested by the lender or firm.
☐	**Payment instructions** — Void cheque or direct deposit form, if requested. Send it only through the method requested by the firm.
☐	**Signing and funding logistics** — Availability for signing and reliable contact information near the requested funding date.

Questions or Notes

PRIVACY AND DOCUMENT SENDING Please use the secure method requested by the firm. Do not send original documents unless asked. Avoid ordinary email for identification, banking information, passwords, or other sensitive records. Confirm urgent deadlines by telephone. Sending documents does not confirm that Nobari Law has accepted a retainer or completed a review.