

# SWITCHING YOUR MORTGAGE:

## A CHECKLIST FOR HOMEOWNERS

With service you can depend on, great rates and flexible payment options, switching your mortgage to PCS is an easy choice. We'll even provide you with a 120-day rate guarantee\* to make your transition risk-free.

**WHEN'S THE BEST TIME TO SWITCH?** When your mortgage is up for renewal, however a PCS Mortgage professional will review your mortgage switching options anytime. Even then, we've got your mortgage switching fees† covered. At PCS, we'll work with you to understand your needs and provide you with the best home ownership solution.

At PCS,  
we'll help cover†  
your appraisal  
and legal  
fees.  
Ask us how.

### STEP 1

PCS mortgage professionals can help you save time and money by providing you with the right switching solution—one that fits your lifestyle. To get started, book an appointment with a PCS mortgage professional.

### STEP 2

Here's a list of things you can bring to your appointment that will help us speed up the processing of your application:

- Confirmation of income and/or employment
  - This can include recent paystubs or a signed letter of employment indicating your position, income, and tenure.
  - If you are self-employed or have a commission-based salary, please bring your two most recent tax assessments (T1-General supported by Notice of Assessment) and last year's financial statements (if available).

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- Most recent property tax assessment

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- Most recent property tax bill

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- Copy of your current fire insurance policy

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- Most recent mortgage statement or renewal notice

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- Copy of registered mortgage document

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- Canadian Mortgage and Housing Corporation (CMHC) or Genworth default insurance policy number (if applicable)

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- Copy of current water potability certificate (for rural properties)

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- Current Banking Information (E.g. Most recent account statement)

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- A list of Assets including Investment, Retirement Savings Plan, Retirement Income Fund statements

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- A list of expenses / liabilities including credit card, mortgage / rent, loan / line of credit statements

Ask your PCS mortgage professional for more details.

705-748-4481 [www.peterboroughcs.ca](http://www.peterboroughcs.ca)

\*Default insurance cost can be included in the mortgage balance. Other fees or documentation may be required. †Limits apply. See in branch for details. Peterborough Community Savings is a division of Alterna Savings and Credit Union Limited.