

Required forms for mortgage financing



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EN | [FR](#)

The following forms may be required when the financing application is first submitted or after the credit decision is issued.

[Required before the credit decision](#) | [Manual - required after the credit decision](#) | [Automatic - required after the credit decision](#)

IMPORTANT eSignature: For the documents where the use of *OneSpan* is permitted, additional measures must be respected ([details](#)

Forms not generated automatically: May be required **before the** credit decision has been issued

Number and title	Usage	Original
F.11244 <i>Confirmation of Employment and Income</i>	To confirm employment if the employer cannot issue a confirmation letter	Give to client Return the copy signed by the client to NB
F.14067 <i>Transaction Report</i>	Required when detecting a suspicious financial profile or suspicious transaction by the client	Return the completed copy to NBC by clicking Send
F.15446 <i>Declaration of Gift</i>	Required if a gift is used as a downpayment (gifted equity, traditional or non-traditional gift)	Give to client Return the copy signed by the client to NB
F.27221 <i>Diligence - Checklist (PCMLTF)</i>	To make sure the client doesn't present a risk for the Bank	N/A
F.31533 <i>Rent Roll</i> IMPORTANT It is normal for an error page to appear after clicking on this form number. Click on the arrow icon in the upper right corner of this error page to download and complete the form.	To provide proof of rental income for leases or renewal notices that are not in effect at the time of disbursement or are not signed (see rental income - other scenarios)	Return the copy signed by the client to NB
F.31601 <i>Confirmation of property information</i>	If no document attesting the lot size, living area and year of construction is provided (excluding new property)	To be completed by the broker Return the copy signed by the broker to NB
F.32065 <i>Consent of the Business to Transfer Funds</i>	To be signed by the owner(s) of your client's company if your client is using a downpayment from their own company.	Give to client Return the copy signed by the client to NB
F.32171 <i>Client Attestation - Prohibition on the Purchase of Residential Property by Non-Canadians Act</i>	Newcomers only: to be signed by the client if their residency status allows them to buy a residential property in Canada (see Program - Newcomers).	Return the copy signed by the client to NB
<i>FTHBI Program Attestation, Consent and Privacy Notice</i>	If the client uses the downpayment type "FTHBI" NOTE The "Canada's FTHBI" downpayment can only be used if the incentive was granted prior to the end of the program (2024-03-21 or before).	Return the copy signed by the client to NB
Brokerage contract	Agreement between the broker and the client	Return the copy signed by the client and the broker to NB

(mandatory at all times)

Forms not generated automatically: May be required **after** the credit decision has been issued

Number and title	Usage	Original
F.10177 <i>Demand Note - Variable Rate</i>	To open or change a bridge loan application	Give to client Return the copy signed by the client to NB
Quebec only - f.15721 <i>Open Credit Contract</i> (unfilled French version)	Unfilled and unsigned French version of the form to be given to the client if they choose to sign the personal line of credit forms in English (delivery of document mandatory due to Bill 96 in Quebec).	Give to client
F.28327-SAP <i>Request for Statement and Authorization</i>	This form is used to retrieve the account statement for a loan from another financial institution. It must be used for all external refinancing requests.	Give to client and return the copy(ies) signed by each client to NB Destroy the document after sending it to National Bank <ul style="list-style-type: none"> • Paper: Shred it • Electronic: Delete it, then empty the Recycle Bin
F.28384C Payment Authorization (details)	Form completed by the DRC and sent to the broker when the financing involves debt consolidation. One form for each applicant with debts to be consolidated is required.	Give to client Return the copy(ies) signed by each client to NB
F.30507 <i>Assignment of the proceeds of a sale of an immovable and instructions to the legal professional</i>	To open or change a bridge loan application	Give to client Return the copy signed by the client to NB
F.32397 <i>Spousal Statement - Ontario</i>	Declaration of marital status. Must be completed when refinancing with a title insurer.	Give to client Return the copy to NB
F.32422 <i>Borrower Attestation 30 year mortgage for a first-time buyer of a new build</i>	To certify that at least one applicant is eligible for the mortgage insurance rule which allows insured financing to be amortized over more than 25 years (up to 30 years). Eligibility criteria are provided in the F.32422.	Give to client Return the copy(ies) signed by each client to NB

Forms generated automatically: required **after** the credit decision

Number and title	Usage	Original
F.15721-SAP <i>Open Credit Contract</i>	Generated after a positive credit decision is accepted	Give to client Return the copy signed by the client to NB
F.17710-SAP <i>Pre-Approved Mortgage Financing Letter</i>	Generated after a positive credit decision is accepted	Give to client
F.19416-SAP <i>Pre-authorized Debit Authorization - Line of Credit</i>	This form confirms the payment options and the repayment account for a line of credit (LOC). This form is automatically included inside the agreement to which it relates: HELOC agreement (F.28281-SAP) or agreement for the LOC approved under cross-selling (F.15721-SAP).	Automated eSignature process must be prioritized (details)
F.27774-SAP <i>Refusal of Application for Mortgage Financing Letter</i>	This form is generated automatically when the applicant accepts a negative credit decision	Give to client
F.28209-SAP <i>Letter – Approval of Your Mortgage Application</i>	Form with conditions: Automatically generated when a positive credit decision is received Form without conditions: Automatically generated when all the required documents on the Document Checklist have been scanned, uploaded or verified	Give to client
F.28281-SAP <i>Agreement for a Line of Credit Secured by a Charge/Immovable Hypothec and Cost of Borrowing Disclosure</i>	Confirms the terms and conditions of the financing and contains a copy of the Cost of Borrowing Disclosure Statement	Automated eSignature process must be prioritized (details) IMPORTANT An unsigned or non-compliant loan agreement may result in the disbursement being delayed at the legal professional's office.
F.28648-SAP <i>Fixed/Variable Rate Mortgage Loan Agreement</i>	Confirms the terms and conditions of the financing and contains a copy of the Cost of Borrowing Disclosure Statement	Automated eSignature process must be prioritized (details) IMPORTANT An unsigned or non-compliant loan agreement may result in the disbursement being delayed at the legal professional's office.

F.29089-SAP <i>Administrative Information - Bridge Loan Disbursement</i>	To open or change a bridge loan application	To be completed by the broker Return the copy signed by the broker to NB
F.30516-SAP <i>Commitment to Debt Repayment</i>	Client's commitment to repay a debt before the first disbursement date using a confirmed cash inflow	Give to client Return the copy signed by the client to NB
F.31038-SAP <i>Schedule to CRS-FATCA Self-Certification</i>	If the product is an All-In-One or if a LOC is approved, one form for each applicant is attached to F.31490 following the credit decision. The name of the applicant is identified on each of the forms.	Return one copy signed by the client for each applicant to NB.
F.31490-SAP <i>Complement to Your Mortgage Financing Application</i>	Consent and authorization, cross-selling offers (cards and lines of credit), summary of application	Give to client Return the copy signed by the client to NB
<i>Mcard 012</i>	Generated after a positive credit decision is accepted	Return the copy signed by the client to NB.