

CMHC MLI Select Application

Complete Document Checklist

Prepared by LendCity Mortgages | lendcity.ca

Section 1: Property Documents

- & Property appraisal by CMHC-approved appraiser
- & Phase 1 Environmental Site Assessment (ESA)
- & Phase 2 ESA (if required by Phase 1 findings)
- & Building Condition Report (BCR)
- & Property survey/legal description
- & Zoning compliance letter
- & Municipal tax assessment
- & Insurance certificate (or quote for proposed)
- & Title search / Land titles certificate
- & Photos of property (exterior and common areas)

Section 2: Financial Documents

- & Current rent roll with unit breakdown
- & Trailing 12-month Profit & Loss (P&L) statement
- & Trailing 12-month operating statements
- & Utility bills (12 months — hydro, gas, water)
- & Property tax bills (current year)
- & Insurance costs (current year)
- & Capital expenditure history (last 3-5 years)
- & Projected operating budget (next 12 months)
- & Market rent study or comparable rent analysis

Section 3: Borrower Documents

- & Personal net worth statement
- & Personal financial statements (last 2 years)
- & Personal tax returns (last 2 years) — Notice of Assessment
- & Resume/CV of real estate experience
- & Schedule of real estate owned
- & Proof of down payment / equity source
- & Government-issued photo ID

Section 4: Corporate Documents (if applicable)

- & Articles of incorporation
- & Corporate organizational chart
- & Corporate financial statements (last 2 years)
- & Corporate tax returns (last 2 years)
- & Shareholder agreement
- & Board resolution authorizing the mortgage

Section 5: MLI Select Points Documentation

Affordability Points:

- & Affordability attestation letter
- & CMHC Median Market Rent comparison (by unit type)
- & Rent reduction commitment letter (if required)

Energy Efficiency Points:

- & EnerGuide evaluation report
- & ENERGY STAR certification (if applicable)
- & Energy modeling report
- & Green building certification (LEED, Passive House, etc.)
- & BC Step Code compliance certificate (if BC property)

Accessibility Points:

- & Accessibility compliance report
- & Architect's letter confirming barrier-free units
- & Universal design specifications
- & Floor plans showing accessible units

Section 6: New Construction Additional Documents (if applicable)

- & Construction plans and architectural drawings
- & Building permit
- & Construction budget and timeline
- & General contractor agreement
- & Construction insurance certificate
- & Performance bond (if required)
- & Pre-leasing plan or marketing strategy

