FOR NURSES & HEALTHCARE WORKERS

Your income is your superpower.

Healthcare pay can be a puzzle — base, shifts, overtime, casual lines. Here’s how to make all of it count toward your mortgage.

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YOUR ADVANTAGE

Your income is your superpower

Why lenders love healthcare income

Steady, in-demand work makes you a strong applicant. The only trick is proving all of your income — not just your base pay. That's where a good broker earns their keep.

THE JOURNEY

Four simple steps

1. **Get pre-approved**
   We confirm your true budget and lock a rate while you look.
2. **Document your income**
   Base pay is easy; we make your shift premiums and overtime count too (next page).
3. **Find your home**
   Shop knowing exactly what you qualify for.
4. **Final approval and close**
   We carry the file through to your keys.

MAKE IT COUNT

Making every dollar count

Base salary (permanent full-time)

The easiest to use — an employment letter and a recent pay stub usually do it.

Overtime, shift premiums, casual & agency

Lenders usually average your last 2 years of this income, so keep your T4s and pay stubs handy.

New grad

A signed employment letter with your start date and salary is often all a lender needs.

Contract or travel nursing

Keep your contracts — showing a steady 2-year pattern helps you qualify for more.

Buying your first place?

You may also tap the FHSA (up to $8,000/yr, tax-free), the RRSP Home Buyers’ Plan (up to $60,000), and the First-Time Buyers’ Tax Credit ($1,500). Ask and I’ll show you how they stack.

LET'S GET YOU MOVING

Ready to start?

Let’s find out what you qualify for — no cost, no pressure. Start your application in minutes with the link below, or reach out and we’ll map out your options together.

START YOUR MORTGAGE APPLICATION

Scan the code, or visit:

r.mtg-app.com/anmol

Takes about 15 minutes · secure

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Call or text (902) 919-9487
Email info@anmolmultani.ca