

Mortgage checklist

Required documentation for Mortgages

› New clients

- Two (2) of the following valid forms of photo identification: Passport, National Identification card or Driver's License. Where applicable, name changes must be evidenced by Marriage License, Affidavits, Deed poll etc...
- Proof of permanent address (not older than 1 year) e.g. Utility bill, Tax assessment
- Proof of occupational income (where applicable) e.g. Job letter stating employment (not older than 3 months) and last pay slip
- Bank reference letter for non-residents only

› Supporting evidence of mortgage

- Deed for property to be purchased or Mortgage purchase agreement
- Land & building taxes receipt (up to date)
- Current valuation report - see panel of valuers below (where applicable)
- Approved building plans; Copy of builder's/ Contractor's estimates (where applicable)
- Quantity surveyor's report
- Confirmation of equity (minimum 5%)

› All existing salaried clients

To ensure that your personal information is updated on our records, please provide the following:

- Valid photo Identification
- Proof of permanent address (not older than 1 year)
- Proof of current occupational income (Where applicable)

› All existing Self-employed clients

- Two (2) of the following valid forms of photo identification: Passport, National Identification card or Driver's License. Where applicable, name changes must be evidenced by Marriage License, Affidavits, Deed Poll etc...
- Financial statements for the last three (3) years supported by income tax assessment notices
- Cash flow projection for the next twelve (12) months

› Additional Documents

Company

- Audited financial statements for the last three years
- Cash flow projection for the next twelve (12) months
- Certificate of Incorporation or Continuance
- Annual returns
- Company profile

Townhouse/ Condominium/ Apartment

- Property Management Company - Article of association, Bylaws and Certificate of Continuance
- Copy of owner's Share Certificate.

For Construction or Renovation, in addition to the above, the following is required

- Approved building plans
- Copy of Builder's/ Contractor's estimates (Where applicable)
- Quantity Surveyor's Report from an approved Quantity Surveyor
- Copy of site plan and approved plans stamped by Town & Country Planning Department