

Mortgage checklist

RBC

Documentation

- 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 e.g. Reference letter from employer not older than 6 months and last pay slip. In the case of self employed persons 3 years income tax statements or deposit history from account not less than 3 years or Financial Statements prepared by Accountant for the past 3 years

Specific requirements for House & Land purchase:

- Current Valuation Report from Valuator, approved by the Bank
- Letter from vendor agreeing to sell
- Copies of land register/survey plan from vendor
- Specific requirements for building construction
- Approved building plans
- Copy of Builder's/Contractor's estimates
- Current Valuation Report from valuator approved by the Bank
- Copies of land register/survey plan (to keep on file)

RBTT

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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 e.g. letter from employer not older than 6 months or last 2 pay slips. In the case of self employed persons 3 years income tax statements/ or up to date financial statements/ or 3 years deposit history from account

Specific requirements for House & Land purchase:

- Original Title deed and Survey Plan of land
- Vendor's Sale Agreement
- Recent valuation of land, not more than 6 months old
- Property tax and Income tax and National Insurance clearance for the current year, if it is an existing property

Specific requirements for Building Construction:

- Original Title deed and Survey Plan of land
- Vendor's sale agreement
- Recent valuation of land, not more than 6 months old from
- Valuator approved by the Bank
- Approved building plans
- Detailed estimate of construction, including labor, dated and signed by the contractor
- Quantity Surveyor's Report
- Evidence that clients can finance cost overruns

