

**1. Proof of Identification**

- › Valid ID (Driver's Licence, National ID or Passport)
- › TRN
- › Proof of Address (e.g. Utility Bill, Credit Card Statement or Bank Statement)

**2. Proof of Income****Salaried persons:**

- › Job Letter (stating annual salary and years of service dated not more than 6 months)
- › Last 3 months' pay slips
- › For GOJ doctors - last December payslip or last 3 months' payslips

**Self-Employed persons:**

- › Last 3 years Financial Statement or Tax Returns
- › Last 12 months' bank statements/ passbook

**3. Proof of Assets**

- › Verification of Assets (copies of Land & Motor Vehicle titles etc.)
- › Statement from financial institution showing current deposit balances

**4. Proof of Liabilities**

- › Status Letter or Statements for all existing mortgages, loans and credit cards (outside of RBC)

**1. Loans for Motor Vehicle Financing:**

- › Vendor's Invoice
- › Registration documents (Motor Vehicle Registration Certificate, Certificate of Fitness)
- › Concession Letter & Trade Board Permission Letter (where applicable)
- › Evidence of deposit/ down-payment
- › Valuation Report for used cars (not older than 12 months from a member of the Bank's panel of valuers)
- › Evidence of 1 year's comprehensive insurance for full market value
- › Copy application for Certificate of Title

**2. All Mortgages:**

- › Valuation Report (not older than 12 months from a member of the Bank's panel of valuers)
- › Surveyor's Identification Report (not older than 6 months)
- › Proof of Paid up Property Taxes, Water bills, and/or Maintenance charges for Strata Corporations

**Mortgage (Property Purchase):**

- › Signed Sale Agreement
- › Copy Duplicate Certificate of Title
- › Evidence of source of the deposit and closing costs
- › Statement to close from vendor's attorney

**Mortgage (Home Equity):**

- › Evidence of purpose for which the loan proceeds are to be used
- › Proof of funds to pay fees and costs associated with the transaction

**Mortgage (Refinancing):**

- › Statement to close from other Financial Institution
- › Proof of funds to pay fees and costs associated with the transaction

Amortization Type:

Fixed Rate  
 GPM  
**STATEMENT OF PURPOSE OF LOAN**

Other (explain):  
 ARM (type):