



Residential mortgage application checklist

At RBC Royal Bank™ we are committed to making banking convenient and easy.

New clients

The following documentation is required for processing your request:

› 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, Deed Poll, etc..
- ☐ Document indicating proof of BIR file number:
 - For employed persons: e.g. pay slip, tax return, tax assessment
 - For companies including personal holding companies: e.g. Tax return
 - For individuals without a BIR number: Apply directly to BIR for assessment
- ☐ Proof of permanent address - not older than one (1) year; e.g. Utility Bill, Tax Assessment
- ☐ Proof of occupational income (where applicable) e.g. Job letter stating employment (not older than three (3) months and last pay slip)
- ☐ Bank reference letter for non-nationals only
- ☐ Supporting evidence of mortgage
 - Deed for property to be purchased or Mortgage Purchase Agreement
 - Land & building taxes receipt and WASA bill (up to date)
 - WASA Clearance Certificate - issued within the last three (3) months
 - Current valuation report - see panel of valuers below (where applicable)
 - Approved building plans; copy of builder's/contractor's estimates (where applicable)
 - Two (2) references for the builder/contractor
 - Quantity Surveyor's Report - see panel of surveyors below (where applicable)

Existing 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 one (1) year
- ☐ Proof of current occupational income (where applicable)
- ☐ Document indicating proof of BIR file number e.g. pay slip, tax return, tax assessment



RBC Royal Bank

Self-employed clients

The following documentation is required for processing your request:

- ☐ 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 bank statements
- ☐ Cash flow projection for the next twelve (12) months

Additional documents

› Company

Audited financial statements for the last three years, cash flow projections for the next 12 months, certificate of Incorporation or continuance, annual returns, company profile.

› Townhouse /Condominium /Apartment

Property management company - Articles of association, bylaws and certificate of continuance, copy of owner's share certificate

For construction or renovation

In addition to the above, the following documents will be required:

- ☐ Approved building plans
- ☐ Copy of builder's / contractor's estimates
- ☐ Two (2) references for the builder /contractor
- ☐ Quantity surveyor's report from an approved quantity surveyor

Should you need to speak to a Mortgage Specialist
kindly contact us at 625-4RBC

Thank you for making us your first choice.



Approved quantity surveyors/ valuers

Names	Address	Telephone Number (1-868)
Linden Scott & Associates Limited	1 Anderson Terrace, Maraval	622-1149 / 4914
Raymond & Pierre	Emrond House, 11 Oxford Street, Port of Spain or 18-20 High Street, San Fernando	623-4945 / 5103, 653-2847
D.W. Knott	Teal Building, Milford Road, P.O. Box 160, Tobago	639-2689
G.A. Farrell & Associates Limited	23 Ariapita Avenue Woodbrook 51 Harris Street, San Fernando 5, Level 3, Block B NIB Mall, Carrington Street, Scarborough, Tobago	627-5670 657-7162/5630 639-3077
Ray Pierre	121 Henry Street, Port of Spain	624-7015 / 4101
Charles B. Lawrence & Associates	59 St. Vincent Street, Port of Spain	627-1458
Brent Augustus & Associates Ltd.	19 Dundonald Street, Port of Spain	623-1946
Terra Caribbean	5&7 Sweet Briar Road, St. Clair	628-2391
Royce Realty Limited	51 Irving Street, San Fernando	683-4961 / 768-7463
Skinner & Joseph Q.S. Practice	3 Broome Street, St Clair Courts Building, High St., San Fernando Scarborough, Tobago	622-5286 / 3505 652-4542 660-8874
L. Harper & Associates Ltd.	32 Lewis Street, San Fernando 133 Abercromby St., Port of Spain	657-6061 623-5911
Hart & Lennard Ltd.	28 Alexandra Street, St. Clair	622-2061
Anthony Krogh & Associates	58A Orchid Ave., Diego Martin	632-9385
Welch / Morris & Associates	Room 6A, First Floor Carltoin Centre, St. James Street, San Fernando	657-0183
Michael Samms & Associates	#18 Picton Street, Newtown	622-8444 / 628-3232
Stephen Joseph Affoo	A Team Services Ltd., 92 C Cascade Road, Cascade	624-1982
A. Campbell & Associates	75 Abercromby Street, Port of Spain	627-4148
H.E. Borde	Townhouse #2, Monteverde, Alyce Glen, Diego Martin	632-1901
QES & Associates	68 Edward St., Port of Spain	624-8408
Acuitas Caribbean Limited	Unit F(a), 36 Scott-Bushe Street, Port of Spain	623-2957
Ellis & Associates Ltd.	8 Saddle Road, Maraval	622-4703 / 5867