

SAGICOR LIFE INC.

RESIDENTIAL MORTGAGE APPLICATION FORM

*List of Primary Requirements

CUSTOMER NAME(S): _____

All applications to be submitted for approval must be accompanied with the following attachments where applicable: -

- A. Two forms of valid national identification (License copy, Passport ID copy or copy of ID card)
- B. Completed Mortgage Application Form
- C. Proof of income -- Employed - Job letter (company retirement age to be included) & last pay slip
--Self employed -- 3 years audited financials & accountant letter &/OR
At least the last 2 years bank statements for the business &/OR
Income Tax returns for the last 3 yrs
- D. Up to date Land & Building Taxes receipts
- E. If purchasing a property, a copy of the purchase agreement / offer agreement confirming the cost of the property
- F. If purchasing a completed home or a piece of land, a valuation report to be conducted by one of the acceptable valuers noted below
- G. Proof of address – recent Utility bill
- H. Copy of the approved house/building plans
- I. Copies of Bank, Savings or Credit Union statements covering the last six months' activity.
- J. Copies of Loan statements covering the last six months' activity where applicable.
- K. Bankers Report/Credit reference.

***We reserve the right to request additional information.**

APPROVED APPRAISERS/VALUATORS

<u>A A Altman</u>	<u>LP Integrated Surveys Inc</u>	<u>Franklin Group Inc</u>
<u>A N Kirton</u>	<u>Ronald Stoute & Sons</u>	<u>BCQS International Limited</u>
<u>Doug's Realty</u>	<u>Sunshine Real Estate Services</u>	<u>Cost Engineering</u>
<u>George Ramsay & Co Ltd</u>	<u>Terra Caribbean</u>	<u>MGM Realty</u>
<u>Palm Real Estate</u>	<u>Highclere Properties Inc.</u>	

In addition to all of the above, submission of the following documentation will apply if constructing a home:

- L. A signed copy of the building contract/agreement.
- M. A Quantity Surveyor's (QS) Report from one of the below surveyors which contains an independent estimate of the cost to construct the property

***We reserve the right to request additional information**

APPROVED QUANTITY SURVEYORS

<u>Franklin Group Inc.</u>	<u>Rider Levett Bucknall</u>
<u>BCQS International Limited</u>	<u>Total Project Services Ltd</u>
<u>Cost Engineering Surveyors Inc.</u>	<u>Design Collaborative</u>