



HOME MORTGAGE BANK
Ground Floor, Prince's Court
Corners Keate & Pembroke Streets
Port of Spain, Trinidad, W.I.
Phone: 624 – HOME (4663)
624 – LOAN (5626)
Email: info@homemortgage.com
Website: www.homemortgage.com

COMMERCIAL MORTGAGE APPLICATION REQUIREMENTS

- 1) Completed mortgage application form (if applicant is a sole trader)
- 2) Title Deed for the property to be mortgaged
- 3) Building Plans approved by **both** Town & Country Planning & the relevant Regional Authority and any other approvals that may be required for the project
- 4) Original Valuation Report (**not more than six (6) months old**), outlining estimated value of property upon completion from a member of the Bank's panel
- 5) Original Quantity Surveyors Report (**not more than three (3) months old**) from a member of the Bank's panel
- 6) Building Contractor's Estimate (**not more than one (1) month old**)
- 7) Business plan for the project including cash flow projections and marketing plan
- 8) Company profile
- 9) Profiles / references for professionals contracted for the project
- 10) Land & building tax receipt (2009), WASA Clearance Certificate and WASA bill and receipt (for current quarter), (Lease rent receipt and Maintenance charges receipt if applicable)
- 11) Audited/Management Financial Statements and Bank Statements for the past 3 years
- 12) Original Statements from all financial institutions - Banks, Finance Companies etc. (**not more than one (1) month old**) outlining all loan commitments. (**Must include loan balance and monthly payment**).
- 13) Is the proposed collateral property currently mortgaged?
If yes: The name, address and telephone number of the Attorney handling the relevant Deed(s) of Release.

KYC DOCUMENTATION TO BE PROVIDED BY BUSINESS CUSTOMERS

Please provide copies of the following information based on the business/organization type:

Company/Registered Business

Articles of Incorporation
Certificate of Incorporation
Certificate of Continuance
By-Laws
Notice of Directors
Notice of Secretary
Notice of Address
Most recently filed Annual Return
Board Resolution to open Account

Registered Sole Trader

Certificate of Registration
Notice of Address

Partnership

Certificate of Partnership
Registration of business name
Partnership Agreement

Listed Business with the Financial Intelligence Unit of Trinidad and Tobago (FIUTT)

Proof of registration as a Listed Business with the FIUTT

2 FORMS OF IDENTIFICATION AND A UTILITY BILL FOR SHAREHOLDERS, DIRECTORS AND SIGNATORIES