

# Standard Documents Checklist



## ✓ Proof of identification

- Valid identification (i.e. passport or national ID card)
- 2 references
- Jamaica only: TRN, proof of age (copy of birth certificate)

## ✓ Proof of address

- Recent utility bill (less than 3 months old), valid driver's license, recent statement from a financial institution

## ✓ Confirmation of assets and debts

- Last three (3) months' statement history from your financial institution (i.e. savings, chequing, credit cards, loan and hire purchase accounts)
- Proof of the required down payment, legal and closing cost (i.e. evidence of the source of funds will also be required)
- Credit bureau report (where applicable this will be requested by CIBC FirstCaribbean)

## ✓ Salaried Employees

- Employment letter stating your job title, length of service, income and terms of payment (e.g. monthly/weekly)
- Where income is variable (i.e. due to commission, gratuity, etc.), a separation of base income and variable income is required
- Most recent pay slip (no older than 30 days) detailing all deductions
- If paid weekly, one (1) full month of pay slips to be provided (no older than 30 days) detailing all deductions

## ✓ Self-Employed applicants

- Last two years' financial statements to include:
  - *Profit & loss statements*
  - *Balance sheet*
  - *Cash flow*
  - *Notes to financials*
- Personal tax assessments for the last two years
- Bank statements for the past twelve (12) months on the operating account for the period matching the financial period
- Interim/Management accounts may be warranted depending on the year end date of the financial statements. e.g. If the year end date is 31 October and loan presented in June of the following calendar year, interim financials should be obtained

### ✓ National Housing Trust Requirements (Jamaica only)

- Completed NHT application form
- NHT eligibility letter
- NIS card

### ✓ Loan purpose documentation

- Invoices, bills, statements etc. to confirm your loan request and amount

## Additional information required

### ✓ Property Purchase

- Purchase price (exclusive of furniture) supported by a sale agreement indicating sale amount, block & parcel number, location and brief description of the property (it is advisable to sign this agreement after financing has been secured)
- Valuation/Appraisal report on property being purchased or pledged (this will be requested by CIBC FirstCaribbean at a cost to the client)

### ✓ Construction/Self-Built properties

#### You will need to provide:

- Detailed builder's estimate and contract showing a breakdown of materials & labour cost.
- Fixed price construction contract or signed agreement showing detailed costs broken down into stages of construction and realistic start and completion dates
- Copy of approved plans from regulators (e.g. Town and Country Planning)
- Copy of approved plans from Ministry of Health (Barbados only)
- Contractor's all risk insurance
- Floor plans and elevations suitably scaled to allow for adequate review
- Quantity surveyors (QS) report (this will be requested by CIBC FirstCaribbean at a cost to the client)

### ✓ Home Equity Finance

- Recent valuation report on property (this will be requested by CIBC FirstCaribbean at a cost to the client)

### ✓ Switching your mortgage to CIBC FirstCaribbean

- Recent valuation report on property (this will be requested by CIBC FirstCaribbean at a cost to the client)



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