

MORTGAGE DOCUMENTATION CHECKLIST

Proof of Identification
Proof of Address • Recent utility bill (less than 3 months old)
Confirmation of Assets and Debts (e.g loan statements/savings statements)
Credit Bureau Report (this will be requested by Ansa Merchant Bank Barbados Ltd)
Salaried Employees • Job Letter (dated within the last 3 months) • Last 2 Months Pay slips
 Self-Employed Applicants Six Months Bank Statements (Business' Operating Account) AND Financial Statements for the last 2 years
For Property Purchases • Offer agreement indicating sale amount, block & parcel number, location • Valuation/Appraisal report on property (From Ansa Merchant Bank's list of Approved Appraisers)
 For Property Construction: You will need to provide: Detailed builder's estimate and contract showing a breakdown of materials & labor 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 Town & Country Planning. Confirmation of Contractor's all risk insurance Quantity Surveyors report (From Ansa Merchant Bank's list of approved Quantity Surveyors, Land Tax Bill (if land is already owned)
Confirmation of available funds to cover associated mortgage closing costs - e.g legal costs, Insurances etc.
Once you complete the application and submit all of the required documents, we will have the application assessed.

Please note that list is not exhaustive, and additional information may be required based on the client's unique situation. Additionally, FATCA documents and Credit Bureau Reports are required for clients who (work in / reside in / are citizens of) foreign countries.

Once your mortgage is closed, you will be eligible to receive 'thank you' vouchers for Berger Paint, Standard distributors and Bryden Stokes to help you enjoy your new home!