

Document Checklist for your NCB Mortgage

If you're a Jamaican living overseas, here's a list of all the required documents you'll need:

Employed

- » Job letter (include job status, dates of employment, income information and position)
- » Valid government photo identification (passport or driver's licence)
- » TRN
- » Last 6 months payslips or 12 months if variable paid
- » A detailed Credit Bureau Report (include score and rating)
- » SSN or equivalent
- » 6 months banks statements; 12 months if variable paid
- » Last 2 years tax returns
- » Active NCB Savings Account

Please note a Debt Service Reserve Account (DSRA) with savings of at least 3 months mortgage payment will be required upon approval.

Self-employed

- » Government-issued photo ID
- » Personal bank statement for the last 12 months
- » TRN
- » Current business financial statement
- » Business bank statements for the last 24 months or last 2 years tax return records
- » Auditor's confirmation of income (stating monthly gross and net income)
- » Tax Compliance Certificate (TCC)
- » Business Registration Certificate
- » Cash flow statement for the next 2 to 5 years

Property Documents

- ▶ Copy of the title
- ▶ Signed sales agreement
Duly completed along with deposit receipt and purchaser's statement of account. Usually prepared by the vendor's lawyer.
- ▶ Valuation report
Done in the last 12 months by NCB approved valuers. You may visit myhome.jncb.com to find an approved valuator.
- ▶ Surveyor's report
Done in the last 12 months by NCB approved surveyors. You may visit myhome.jncb.com to find an approved surveyor.
- ▶ Property tax certificate and most recent NWC bill
(These are required at closing and should be provided by the vendor or the vendor's lawyer.)
- ▶ Status Letter on life insurance policy and the contract/policy (where applicable)
- ▶ Letter from strata
Showing up-to-date peril insurance and maintenance payments. Required at closing. (If it's an apartment building.)

Would you like to access your NHT Benefits?

- ▶ Two valid government-issued photo IDs
- ▶ Birth Certificate (original)
- ▶ NIS card
- ▶ Verification of NHT contribution
Applicants should account for NHT contribution up to the past 7 years. This may include previous employers.
- ▶ Proof of name change (where applicable)
- ▶ Job letter issued within the last 3 months
- ▶ Completed NHT application form
- ▶ Proof of current income
a) Employed person should provide last 3 months payslip.
b) Self-employed persons must request a Mortgage memo from NHT's customer service.
- ▶ TRN card or letter

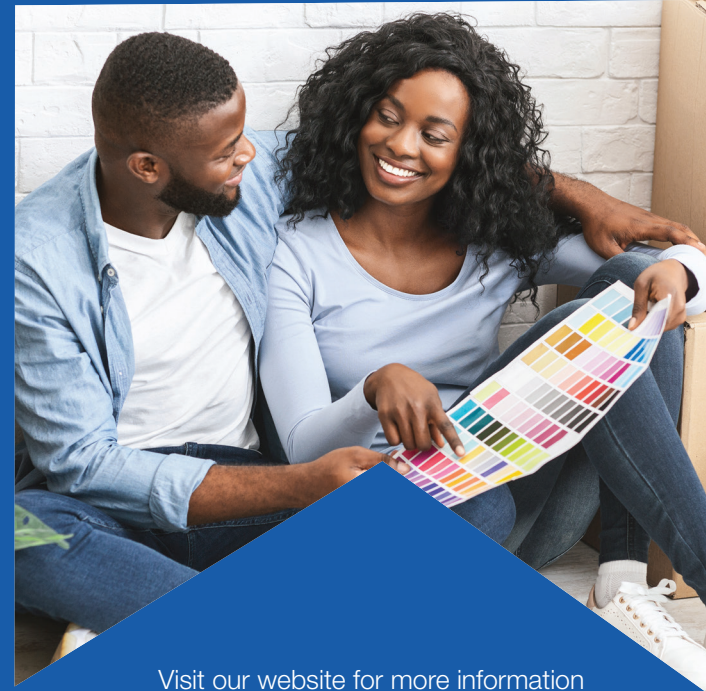
Let's Talk

Name:

Contact Number:

For our Non-Residents and
Jamaicans living overseas

THE POSSIBILITIES ARE ENDLESS...



Visit our website for more information
myhome.jncb.com

Give us a call at **888-622-3477**

Conditions apply.



OPEN THE DOOR TO NEW POSSIBILITIES

- ▶ Up to 90% financing
- ▶ Up to 40 years to repay
- ▶ Borrow up to \$90M or more





Step 1: **Start...**



Let us help you figure out how you'll be able to afford a home. Use the calculators on our website, myhome.jncb.com or talk to one of our Mortgage Specialists to see what your monthly payments will be and if you're ready to buy your dream home.

Step 2: **Get NCB Mortgage Approval**

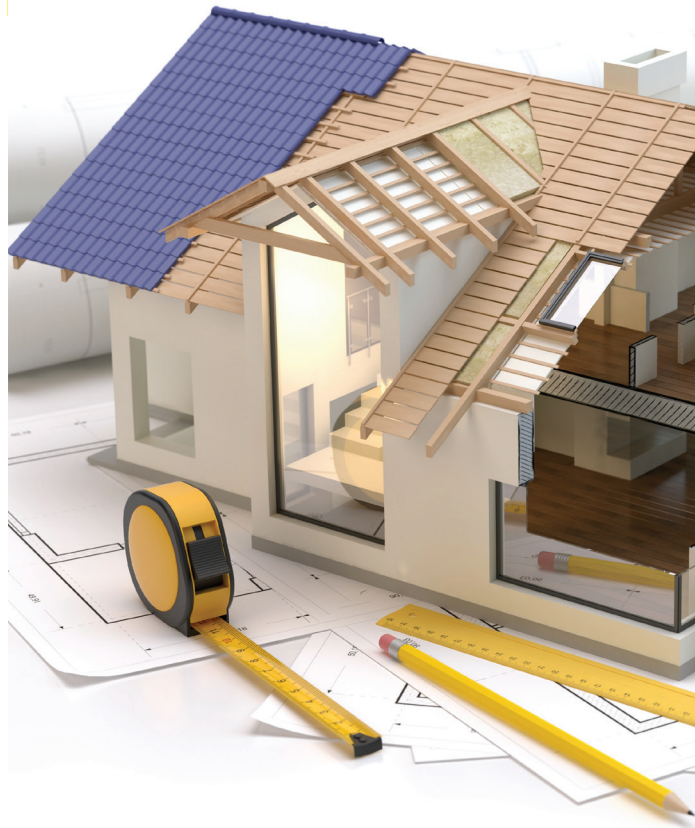


If you wouldn't go to the supermarket without your wallet, you shouldn't search for a home without being pre-approved. We can help you get approved. Simply, compile the items listed under "Personal Documents" and share the items with your Mortgage Specialists or myhome.jncb.com.

Step 3: **Make an Offer**



Once you've found the house you want to call home, it's time to seal the deal by making an offer. When the vendor accepts your offer, you will need a lawyer to help you review and sign the sale agreement. You will need your NCB pre-approval Letter along with a lawyer to help you review and sign the sale agreement.



Step 4: **Submit Property Documents**



Gather property documents from the checklist and submit them to your NCB representative. You can find a list of recommended valuers and land surveyors to prepare some of these documents at myhome.jncb.com. After you've submitted all your documents, we will quickly assess and advise you when you need to come in to sign your mortgage documents and pay the associated fees. The Letter of Undertaking (LU) would then be prepared. Remember, you can contact your NCB representative at any time for guidance.

Step 5: **Close the Deal**



Your work is done! The vendor's lawyer will prepare the registration documents to transfer ownership to you and submit these to the bank. Upon completion of registration, we will send the payment to the vendor's lawyer. You will make arrangements with the vendor's lawyer to collect the relevant possession letters and keys to your dream home.

Step 6: **Move In!**



Move in, get settled and enjoy your new home. Use the NCB Mobile App or Online banking to make your utility and other maintenance payments from the comfort of your home. Remember, ensure your account is fully funded to cover the monthly mortgage payments.



Sign up for an NCB Mortgage and get everything you need all in one place!

Life Insurance:

Sign up with NCB Insurance Agency and get the protection you need to secure a mortgage from NCB.

Home Insurance:

Protect your sanctuary with home insurance through NCB Insurance Agency.