

Residential mortgage checklist

Turks & Caicos



0009-780 (07/2022)

At RBC Royal Bank™ we are committed to making banking convenient and easy. For your Mortgage, we require the following documents in order to begin your home-owning journey:

All clients

- Two (2) of the following valid forms of photo identification: Passport, Voter's registration or Driver's License. (Where applicable, name changes must be evidenced by Marriage License, Affidavits or Deed Poll)
- Proof of permanent address - not older than three (3) months; e.g. Utility Bill, Tax Assessment
- Proof of occupational income addressed to RBC Royal Bank (Turks and Caicos) Limited e.g. Job letter stating employment - not older than three (3) months
- Most recent full monthly pay slip(s)
- Non-RBC clients – bank statements for three (3) months (where income/salary is deposited). Online statements are acceptable.
- Bank reference letter addressed to RBC Royal Bank (Turks and Caicos) Limited **(for non-nationals only)**
- Statement balance of all existing debt (if applicable)
- Confirmation of down payment

Self-employed clients

- Financial statements for the last two (2) years supported by income tax assessment notices
- Twelve (12) months bank statements to support **unaudited** financial statements

Additional documents

Purchasing a Residential Home

- Deed for property to be purchased Sale/Purchase Agreement
- Land & building taxes receipt (up to date)
- Current valuation report – refer to a Mortgage Specialist for requesting of valuations

Purchasing a Townhouse/Condominium /Apartment by a Property Management Company

- Articles of Association
- Bylaws and Certificate of Continuance
- Copy of owner's Share Certificate

For Construction or Renovation

- Copy of site plan and approved plans stamped by Town & Country Planning Department
- Copy of builder's/contractor's estimates (signed by builder indicating full name, address and telephone number where applicable)
- Quantity Surveyor's Report (refer to the panel of Appraisers/Quantity Surveyors below)
- Confirmation of Cost Overruns

Please note: Additional documents may be required and would be advised by our Mortgage Specialist

Appraisers / Quantity Surveyors

Names		Contact Information
BCQS International	363 Saltmills Plaza, Unit #26 Grace Bay Rd, TKCA 1ZZ, Turks and Caicos Islands	(T) (649) 946-4238
Construction Advisory Services Ltd	Grace Bay, Providenciales Turks & Caicos	(T) (649) 941-3663 (E) info@casl.tc
Concept Plus Ltd	Sotheby's Ofc Venture Hse, Grace Bay Road	(T) 649-941-8200
Integra Realty Resources	C/O Cayman Business Park #A5, P.O. Box 751	(T) (345) 746-3110 (E) Caribbean@irr.com
Future Build Consultancy Ltd	Unit N104, Le Vele Plaza, Grace Bay, Providenciales, TKCA 1ZZ	(T) (649) 231-7713 (E) www.futurebuildconsult.com

Should you need to speak to a Mortgage Specialist kindly contact us at (649)-941-4776
Thank you for making us your first choice.