

Residential mortgage checklist

St. Maarten & Saba



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, National Identification Card 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 or registration form
- Proof of occupational income e.g. Job letter addressed to RBC Royal Bank N.V. stating employment and contract conditions - not older than three (3) months
- Most recent full monthly pay slip(s)
- Non-RBC clients – bank/financial institution statements for three (3) months (where income/salary is deposited). Online statements are acceptable.
- Statement balance of all existing debt (if applicable)
- Confirmation of down payment

Non-Residents – additional documents

- Bank reference letter address to RBC Royal Bank N.V.
- Three (3) years most recent income tax returns
- Credit Report or other

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 Residential Land

- Certificate of admeasurements



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

- Articles of Association
- Copy of owner's Share Certificate

For Construction or Renovation

- Approved building plans
- Copy of builder's /contractor's estimates (signed by builder indicating full name, address and telephone number where applicable)
- A construction appraisal from our approved panel
- Building permit
- Confirmation of Cost Overruns

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

Should you need to speak to a Mortgage Specialist kindly contact us at (242)-356-8500
Thank you for making us your first choice.