

# Residential mortgage checklist

## Trinidad & Tobago



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, Tax Assessment
- Proof of occupational income e.g. Job letter addressed to RBC Royal Bank (Trinidad & Tobago) Limited stating employment - not older than (3) months
- Most recent full monthly pay slip(s)
- Document indicating proof of Board of Inland Revenue (BIR) file number:
  - For employed persons: e.g. pay slip, tax return, tax assessment
  - For companies including personal holding companies: e.g. tax return
  - For individuals without a BIR number: Apply directly to BIR for assessment
- 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 (Trinidad & Tobago) Limited **(for non-nationals only)**
- Confirmation of down payment

### Self-employed clients

- Financial statements for the last two (2) years supported by bank statements
- 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 and WASA bill (up to date)
- WASA Clearance Certificate – issued within the last three (3) months
- Current valuation report - refer to a Mortgage Specialist for requesting of valuations

#### Purchasing Residential Land

- Residential land status letter



#### Purchasing a Townhouse /Condominium /Apartment

- Confirmation of paid up to date maintenance fees and lease rent fees from the Property Management Company
- 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 numbers where applicable)
- Two (2) references for the builder /contractor
- Quantity surveyor's report (refer to the panel of Quantity Surveyors below)
- Projected Valuation Report
- Confirmation of Cost Overruns

Please note: Additional documents may be required and would be advised by the bank's Attorney.

## Quantity Surveyors

Names	Address	Contact Information
Skinner & Joseph Q.S. Practice	21 Broome Street, St Clair Courts Building, High Street, San Fernando Scarborough, Tobago	(T) 622-5286 / 3505 (T) 652-4542 (T) 660-8874 (E) <a href="mailto:sajqsprac@gmail.com">sajqsprac@gmail.com</a>
L. Harper & Associates Ltd.	32 Lewis Street, San Fernando 133 Abercromby Street, Port of Spain	(T) 657-6061/9238 (T) 623-5911 (E) <a href="mailto:harper.qs@hotmail.com">harper.qs@hotmail.com</a>
Hart & Lennard Ltd.	2B Alexandra Street, St. Clair	(T) 622-2061
Welch/Morris & Associates	59 Chacon Street, San Fernando	(T) 657-0183 (E) <a href="mailto:office@welchmorris.com">office@welchmorris.com</a>
Michael Samms & Associates	18 Picton Street , Newtown , Port of Spain	(T) 622-8444/628-3232 (M) 678-6116 (F) 622-8444 (E) <a href="mailto:mikesamms@yahoo.com">mikesamms@yahoo.com</a> or <a href="mailto:isttseminar15@gmail.com">isttseminar15@gmail.com</a>
Joseph Affoo A Team Services Ltd	92 C Cascade Road, Cascade	(T) 624-1982 (E) <a href="mailto:sjosephaffoo@gmail.com">sjosephaffoo@gmail.com</a>
A. Campbell & Associates	27A Gatacre Street, Corner Gatacre and Robert Street Woodbrook	(T) 628-0954 (E) <a href="mailto:aecoffice27@yahoo.com">aecoffice27@yahoo.com</a>
H.E. Borde	Townhouse #2, Monteverde, Alyce Glen, Diego Martin	(T) 632-1901 (E) <a href="mailto:horaceborde@gmail.com">horaceborde@gmail.com</a> or (E) <a href="mailto:heb@flowtrinidad.net">heb@flowtrinidad.net</a>
QES & Associates	137 Edward Street, Port of Spain	(T) 624-8408 (E) <a href="mailto:qes.associates@gmail.com">qes.associates@gmail.com</a>
Acuitas Caribbean Limited	Unit F (a), 36 Scott-Bushe Street, Port of Spain	(T) 623-2957 (W) <a href="http://www.acuitascaribbean.com">www.acuitascaribbean.com</a>
Ellis & Associates Ltd.	8 Saddle Road, Maraval	(T) 622-4703/5867 (E) <a href="mailto:ellisassociatesltd@gmail.com">ellisassociatesltd@gmail.com</a>
G.A. Farrell & Associates Limited	23 Ariapita Avenue, Woodbrook #51 Harris Street, San Fernando #27 Taitt Street, Chaguanas Shops of Arima, Inner Mall Shops, #51-59 Tumpuna Road, Arima Unit 5, TATECO Building, Wilsin Road, Scarborough	(T) 624-8628/6629 (T) 657-7162/5630 (T) 223-6575/6584 (T) 220-6575 (T) 639-3077
BCQS International (Trinidad & Tobago)	8 Herbert Street, St. Clair	(T) 622-2277 (W) <a href="http://www.bcqs.com">www.bcqs.com</a>
WR Partnership Chartered Quantity Surveyors	Suite 4, 44 Eastern Main Road, St. Augustine	(T) 662-5938 (C) 683-6810 (W) <a href="mailto:wrpartnership@qsservices.org">wrpartnership@qsservices.org</a>
D.J.R. Limited	120-122 Picton Street, Port of Spain	(T) 628-2957 (E) <a href="mailto:dialjr@dir ltd.co.tt">dialjr@dir ltd.co.tt</a>
QTA Consulting	49 Dundonald Street, Port of Spain	(T) 627-9835 (M) 724-8740 (E) <a href="mailto:othomas@otaqs.com">othomas@otaqs.com</a>

## Attorney's-at-Law

Names	Address	Contact Information
M.G. Daly & Partners	115A Abercromby Street, Port of Spain	(T) 623-1371/4013 (E) <a href="mailto:mgdaly@mgdaly.com">mgdaly@mgdaly.com</a>
Hobsons	21-25 Independence Avenue, San Fernando 25 Stanmore Avenue, Port of Spain Suite #1, XTRA Commercial Centre, 38-39 Eleanor Street, Chaguanas	(T) 652-3801/3802 (T) 622-3972 (E) <a href="mailto:info@hobsonslegal.com">info@hobsonslegal.com</a>
Lex Caribbean	Ernst & Young Building, 5-7 Sweet Briar Road	(T) 628-9255 (T) 657-0831 (T) 660-7914/639-5645 (F) 639-4846 (W) <a href="http://www.lexcaribbean.com">www.lexcaribbean.com</a>
Hamel-Smith & Co.	11 Albion, Cor. Dere and Albion Streets, Port of Spain	(T) 821-5500 (E) <a href="mailto:mhs@trinidadlaw.com">mhs@trinidadlaw.com</a>
Johnson, Camacho & Singh	5th floor Newtown Centre, 30-36 Maraval Road, Port of Spain	(T) 622-8959 (W) <a href="http://www.jcscaribbeanlaw.com">www.jcscaribbeanlaw.com</a>
J.B. Kelshall & Co.	Bacolet Street, Scarborough 9A Harris Promenade, San Fernando	(T) 639-2621 (T) 652-2901/3701/4366 (E) <a href="mailto:kelshall.jb@gmail.com">kelshall.jb@gmail.com</a>
*Gift & Co.	1 Bacolet Street, Scarborough	(T) 639-2212/3187 (F) 639-1129 (E) <a href="mailto:giftco1982@gmail.com">giftco1982@gmail.com</a>
*Joseph Toney and Company	28 Gordon Street, Port of Spain 3 Ojoe Road, Sangre Grande	(T) 668-2859/627-4321/5457 (F) 623-0037 (C) 681-7542 (E) <a href="mailto:iptoneyco@gmail.com">iptoneyco@gmail.com</a>
*Ramdhanie-Seemungal and Company	20 Woodford Street, Arima	(T) 667-7131/5072 (C) 718-5295 (F) 667-7131 (E) <a href="mailto:hseemungal@yahoo.com">hseemungal@yahoo.com</a>
*Reynold Waldropt & Associates	Suite 4, No. 9 Princes Street, Arima	(T) 664-3478 (E) <a href="mailto:reynoldwaldropt@gmail.com">reynoldwaldropt@gmail.com</a>
*Theodore Stewart Attorney-at-Law	Road Transport Engineering Building, No. 53 Main Road, Point Fortin	(T) 648-1677 (C) 748-2035 (E) <a href="mailto:stewartjustice@yahoo.com">stewartjustice@yahoo.com</a>

\*These Attorneys have been approved for Mortgages & Mortgage Bills of Sale only.

Should you need to speak to a Mortgage Specialist kindly contact us at 800-1RBC (1722)  
Thank you for making us your first choice