

Residential mortgage checklist

Bahamas / FINCO



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 e.g. Job letter addressed to RBC Royal Bank (Bahamas) Limited 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 (Bahamas) 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

- 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 (refer to the panel of Appraisers/Inspectors below)
- Confirmation of Cost Overruns

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

Appraisers / Inspectors

Names		Contact Information
Alvan K Rolle & Associates Ltd	Madeira St, Nassau, Bahamas	(T) 326-8141
Bahamas Realty	Caves Village, W Bay St, Nassau, Bahamas	(T) 396-0000
BCQS International	4 Colonial hill Plaza-East, Thompson Boulevard, Nassau, Bahamas	(T) 242-327-7153
Carlyle Realty Ltd.	3 Bay Street and East Street North, Nassau, Bahamas	(T) 601-4813 (T) 376-4215
Construction Services Ltd.	Dowdeswell Street West, Nassau, Bahamas	(T) 427-8400 (T) 426-1540
Cross & Mosko Real Estate & Dev.Co.	W Mall Dr, Freeport, Bahamas	(T) 457-1284
HG Christie	Millar's Court, East St, Nassau, Bahamas	(T) 367-5454 (T) 359-6046
J.M. Appraisers	Suite 5, Colonial House, Prince Charles Drive, Nassau, Bahamas	(T) 324-5610
Kikikavarkis & Co	#10 Caves Professional Centre, Caves Village, Nassau, Bahamas	(T) 424-0755
LX Bahamas Ltd.	Capital Union Financial Center, Lyford Cay, Bahamas	(T) 376-0898 (T) 427-4432
MCR Bahamas Group Ltd.	One West Plaza, Unit A7, Windsor Field Road, Nassau, Bahamas	(T) 677-8255
SALCO Real Estate	#7 St. Albans Drive, Nassau, Bahamas	(T) 328-6672 (T) 357-8106
TR Associates Limited	Lot #11, Sandyport Dr, Nassau, Bahamas	(T) 322-1385
William Wong & Associates	Love Beach, West Bay Street, Nassau, Bahamas	(T) 327-4271 (T) 457-0766
Fortress Appraisal Services	#5 Polaris Drive, Freeport, Grand Bahama	(T) 439-3418
Island Treasures Real Estates	Bldg 5 Suites 1 & 10 Port Lucaya Marketplace, Freeport, Bahamas	(T) 477-9995
Isle of Freedom	Queens Highway, Tarpum Bay, Eleuthera, Bahamas	(T) 242-334-4191
Eleuthera Real Estate Limited	PO Box AB 20123 Marsh Harbour, Bahamas	(T) 242-334-2356 (T) 242-225-2143

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