

Residential mortgage checklist

Turks & Caicos



0009-780 (03/2026)

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

- One (1) 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, where required - 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 sixty (60) days
- Most recent full monthly pay slip(s)
- Bank/financial institution statements for three (3) months (where income/salary is deposited).
- 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
- Twenty-four (24) months bank statements

Additional documents

Purchasing a Residential Home

- Deed for property to be purchased Sale/Purchase Agreement
- Property tax receipt if applicable
- Current valuation report

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
- Approved Building Permit/Plans
- 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)
- Proof 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	The Saltmills P.O Box 158 Providenciales	(T) (649) 946-4238
Construction Advisory Services Ltd	Grace Bay, Providenciales Turks & Caicos	(T) (649) 941-3663 (E) info@casl.tc
Concept Plus Ltd	Venture House, Grace Bay Road, Providenciales, Turks and Caicos Islands	(T) 649-231-4209 (E) mark@conceptplustci.com
Future Build Consultancy Ltd	Providenciales, Turks & Caicos Islands, British West Indies	(T) (649) 231-7713 (E)dominique.durham@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.