

Residential mortgage checklist

Cayman



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 e.g. Job letter addressed to RBC Royal Bank (Cayman) Limited 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 (Cayman) Limited **(for non-nationals only)**
- Last two (2) years income tax returns **(Non-Residents)**
- 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
- Evidence of Strata property fees
- 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

- Approved Building Permits/Plans
- Copy of builder's /contractor's estimates (signed by builder indicating full name, address and telephone number where applicable)
- Quantity Surveyor's Report from RBC approved panel
- 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
Integra Realty Resources - Caribbean	Cayman Business Park #A5, Mail Box 751, Grand Cayman	(T) 345-746-3110 (E) jandrews@irr.com
Blue Point Consultants	P.O. Box 793, 2nd Fl Concord Centre, Maclendon Drive, Georgetown, Grand Cayman	(T) 345-525-0706 (E) fleur@bluepointproperty.com
Quayside Surveyors Ltd	PO Box 2487, Grand Cayman KY1-1104	(T) 345-746-3110 (E) jandrews@irr.com
Plum Limited	179 West Bay Road	(T) 345-925-8897 (E) rory@plum.ky
BCQS International - Cayman	P.O. Box 871, Grand Cayman	(T) 345-949-8644 (E) rriyat@bcqs.com
JEC Property Consultants Ltd	96 Mary Street, P.O. Box 30450, Georgetown	(T) 345-945-5930 (E) contact@jec.ky
DDL Studio Ltd	P.O. Box 31318, Grand Cayman	(T) 345-943-3622 (E) david@ddlstudio.com
Charterland Ltd	Unit 24, The Strand, Box 30612, Seven Mile Beach, Grand Cayman	(T) 345-623-2772 (E) swatson@charterland.ky
Bould Consulting Limited	P.O. Box 1489, Grand Cayman	(T) 345-946-6063 (E) info@bcl.ky
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Should you need to speak to a Mortgage Specialist kindly contact us at (345)-949-4600
Thank you for making us your first choice.