

# overview

Building a home can be very expensive and so we here at Sagicor are here to guide you every step of the way on the road to building your home.

## Additional Details

# documents required

Mortgage loans are available to:

- Build residential property

**If you are building your own home or undertaking major renovations, the following documents are required:**

- Job letter from employer and last 3 pay slips
- If self-employed - audited / management accounts for the business for the last 3 years, supported by bank statements for the same period
- Valid identification – driver's license, passport or national identification
- Tax Registration Number (TRN)
- Proof of Age – birth certificate or passport
- Proof of address – preferably in the form of a utility bill
- Most recent utility bills
- Last three (3) rent receipts if applicable
- Written confirmation of existing indebtedness
- Proof of funds to complete the transaction
- Proof of ownership of existing assets
- Contingency savings of 10% of the cost of construction
- Copy Certificate of Title for property to be mortgaged
- Approved drawings
- Approval from statutory authority for construction of the residence
- Builders estimate for construction of the residence
- 2 references for the builder
- Copy of contractors all risk insurance policy
- Quantity Surveyors Report detailing the cost of construction in phases
- Any other documents deemed necessary by the Bank

# fees

Fees may apply, so please check our fee guide

## forms

[Loan Application Form](#)

Come in branch and talk to us about getting a loan.