

# overview

## Residential Mortgages

It's the most significant purchase you're likely to ever make. But owning your own home also brings a sense of security to you and your family. Sagicor helps you achieve that.

Buying your own property, whether a house, a condominium or just the land to build on, is one of the most significant and satisfying investments you'll ever make. Owning your own home brings a sense of security that will mean a lot to you and your family. No matter what you're looking for in a home, Sagicor Mortgage solutions meet your needs - both today and for the life of the mortgage.

Our mortgage solutions include the following features:

- Competitive interest rates
- Low down payments with mortgage indemnity insurance
- Preferred rates on property insurance from Sagicor General
- Prompt approval process
- Lump sum payments without penalty

Download our [Your Guide to Mortgages Brochure](#) or use our convenient [Mortgage Calculator](#) to get started today on saving for your dream home.

Give us a call to discuss or make an appointment or contact a Sagicor Advisor at 246-467-7617 or [download our brochure](#) to learn more..

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# benefits

**Customisation/Flexibility:** Not everyone is the same, and not every situation is the same, so no one mortgage can fit everyone's needs. Sagicor allows you the flexibility to create the mortgage that fits your needs.

**Affordability:** Pay only the interest during construction.

**Convenience:** In addition to providing the mortgage for your home, Sagicor is your one stop shop for:-

Construction Financing

Home Equity Financing

Property Insurance

Life Insurance

Mortgage Indemnity Insurance

[Download and print the Residential Mortgage Requirements](#)

# related products

## Home Equity Financing

Do you need to expand your kitchen? Want an outdoor entertaining space or new bathroom? Sagicor offers Home Equity Financing that allows you can borrow against the value of your home.

## Residential Land Loans

Interested in building that dream home sometime in the future? Let us assist with a land loan to purchase that parcel of land you so desire to get you on the way.

## Home Contents Insurance

If your house is the structure, then its contents make it a home. Should unfortunate circumstances, like a fire or natural disaster, were to occur you'd want to replace them and get your life back to normal. Whether you own or rent, this insurance is a good idea.

## Key Protector Home

Your home's structure keeps you safe. This is a way of returning the favour - with insurance that protects your home, and provides you and your family with options should your house structure be compromised.

## Term Life Insurance

Suppose your family needs to be protected during a certain critical period, for example, during a mortgage or a loan repayment. With Sagicor Term Life Insurance, you get more insurance coverage for your premium dollar than any other form of insurance.

# terms and conditions

Lending conditions apply.