

# overview

Sagicor offers commercial mortgages to established, growing or new businesses. Our packages feature flexible customized payment options to help your business add value, increase market share, and improve profits.

Apply for a commercial mortgage today when:

- Purchasing commercial property
- Purchasing commercial land
- Constructing commercial building for own use or investment purposes
- Expanding/ renovating or upgrading owned property

## **Maximum advance**

Commercial mortgages are available for financing up to 75% of the cost, purchase price or appraised market value of the property, whichever is the lesser.

## **Term**

The maximum term of any commercial mortgage is fifteen (15) years.

## **Interest rate**

Preferential interest rates offered.

## **Moratorium**

Moratorium on principal payments offered up to one (1) year.

## **Fees**

Fees are negotiable.

## **Information Required**

- Business Plan
- Audited Financial Statements for the last three (3) years &/ Management Accounts
- Cash Flow Projections
- Proof of Incorporation/Registration
- Articles of Incorporation
- By-Laws
- Proof of identification for the company shareholders
- Any other information as required

# contact

Give us a call to discuss or make an appointment or contact a Sagicor Advisor at 246-467-7500

Joy Gibbs

Manager, Mortgages

1 (246) 467-7530

[joy\\_gibbs@sagicor.com](mailto:joy_gibbs@sagicor.com)

Dacosta Holder

Senior Mortgage Officer

1 (246) 467-5160

[dacosta\\_holder@sagicor.com](mailto:dacosta_holder@sagicor.com)

Rashad White  
Mortgage Officer  
1 (246) 467-5280  
[rashad\\_white@sajicor.com](mailto:rashad_white@sajicor.com)