Sagicor

Commercial and Residential Mortgages

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 Finance can meet your needs - both today and for the life of the mortgage.

Documents required for residential lending are:

- Statement of Affairs / Up-to-date Financial Statements
- Two forms of valid picture ID (National ID, Drivers' License, or Passport)
- Proof of physical address (Utility bill)
- Recent valuation performed by SFI approved valuator
- Letter from vendor/Sale Agreement Letter
- Cost Estimate & Schedule of disbursements where applicable
- Deed of sale (of vendor)
- Recent Land Register copy
- Map Sheet
- Survey Plan
- Life insurance / Creditors Life Insurance (Risk Based)
- Approved building plans
- Property insurance (during and after construction)
- Indemnity Insurance (where applicable)
- Tax Letters (Tax clearance, Property Tax, NIC)

COMMERCIAL MORTGAGES

Your business is our business

Sagicor Finance has developed our Commercial loans to provide your company with cash flow freedom to mitigate running costs and deliver on client requests.

Our Commercial loan products can also provide the financing needed for commercial property development.

Loans are granted to contractors for Working Capital & Commercial Mortgage.

Documents required for commercial lending are:

- Statement of Affairs / Up-to-date Financial Statements
- Two forms of valid picture ID (National ID, Drivers' License, or Passport)
- Proof of physical address (Utility bill)
- Recent valuation performed by SFI approved valuator
- Recent Land Register copy
- Map Sheet
- Survey Plan
- Life insurance / Creditors Life Insurance (Risk Based)
- Property insurance

- Tax Letters (Tax clearance, Property Tax, NIC)

For further information please contact one of our loan officers at 758-452-4272.