



HOME MORTGAGE BANK  
Albion Court, #61 Dundonald Street, Port of Spain.  
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Website: [www.hmbinvest.com](http://www.hmbinvest.com)

INVESTMENTS | MORTGAGES

### COMMERCIAL MORTGAGE APPLICATION REQUIREMENTS

- 1) Completed mortgage application form (if applicant is a sole trader)
- 2) Title Deed for the property to be mortgaged
- 3) Building Plans approved by **both** Town & Country Planning & the relevant Regional Authority and any other approvals that may be required for the project
- 4) Original Valuation Report (**not more than six (6) months old**), outlining estimated value of property upon completion from a member of the Bank's panel
- 5) Original Quantity Surveyors Report (**not more than three (3) months old**) from a member of the Bank's panel
- 6) Building Contractor's Estimate (not more than one (1) month old)**
- 7) Business plan for the project including cash flow projections and marketing plan
- 8) Company profile
- 9) Profiles / references for professionals contracted for the project
- 10) Land & building tax receipt (2009), WASA Clearance Certificate and WASA bill and receipt (for current quarter), (Lease rent receipt and Maintenance charges receipt if applicable)
- 11) Audited/Management Financial Statements and Bank Statements for the past 3 years
- 12) Original Statements from all financial institutions - Banks, Finance Companies etc. (not more than one (1) month old) outlining all loan commitments. (Must include loan balance and monthly payment).**
- 13) Is the proposed collateral property currently mortgaged?  
**If yes:** The name, address and telephone number of the Attorney handling the relevant Deed(s) of Release.

### KYC DOCUMENTATION TO BE PROVIDED BY BUSINESS CUSTOMERS

*Please provide copies of the following information based on the business/organization type:*

#### **Company/Registered Business**

Articles of Incorporation  
Certificate of Incorporation  
Certificate of Continuance  
By-Laws  
Notice of Directors  
Notice of Secretary  
Notice of Address  
Most recently filed Annual Return  
Board Resolution to open Account

#### **Registered Sole Trader**

Certificate of Registration  
Notice of Address

#### **Partnership**

Certificate of Partnership  
Registration of business name  
Partnership Agreement

#### **Listed Business with the Financial Intelligence Unit of Trinidad and Tobago (FIUTT)**

Proof of registration as a Listed Business with the FIUTT

**2 FORMS OF IDENTIFICATION AND A UTILITY BILL FOR SHAREHOLDERS, DIRECTORS AND SIGNATORIES**