

Requirements for a Loan

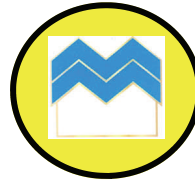
Things that are required when applying for a mortgage loan.....

- Completed Sale Agreement (if purchasing a property)
- Photocopy of Certificate of Title
- Valuation Report
- Proof of Income
Income verification letter / Last 2 payslips

Self employed persons need a statement of income from an accountant.
- Proof of Age
Passport / Drivers Licence/
National ID
- Property Tax Certificate
- Closing Costs of approximately 6% of the loan amount.

For Construction Loans you need.....

- Approved Building plans and detailed building estimates.



MORTGAGE SPECIALISTS

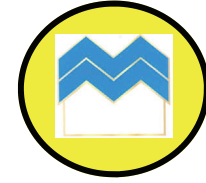
LOAN PROCESSING MADE EASY

Owning your own home is a very exciting accomplishment and is probably the biggest investment you will ever make. In undertaking this significant venture, expert guidance is recommended. We at **Mortgage Specialists** stand ready to assist.

Kingston Office:
2a Caledonia Crescent
Kingston 5
Jamaica, W.I.
Telephone: (876) 906-6242
(876) 906-7033

Ocho Rios Office:
Shop #15, Point Plaza
Ocho Rios,
Jamaica, W.I
Telephone: (876) 974-7300
(876) 974-7709

Web site: www.loansja.com



Need a Loan?



Talk to us.

MORTGAGE SPECIALISTS

Buying or Building your Home?

Buying a home is probably the biggest financial decision you will make in your life. Completing this transaction can be a challenging exercise involving real estate agents, lawyers, surveyors, valuers and long-term lenders.

At **MORTGAGE SPECIALISTS** we make this exercise easy. We will guide you in the following areas:

- Best available interest rates
- Monthly payments
- Maximum loan available
- Documents required
- Application completion

In addition, **MORTGAGE SPECIALISTS** will package your loan application, submit it to the lender and do the necessary follow-ups to the point of approval.

Our Service is FREE to you!

Need a Loan?

Loans are available :

- To purchase land
- To purchase a house
- To purchase an apartment
- To purchase a resort
- To build a house
- To repair an existing building
- To purchase a commercial Building

If you already own property you can refinance it to pay off high interest debts or short term loans.

For example:

- Education
- Credit Card
- Medical Expenses
- Purchase a motorcar
- Home improvement
- Vacation

Our Service is FREE to you!

Did you know?

In addition to borrowing in Jamaican currency, loans are available in US Dollars , Canadian Dollars and Sterling. In order to qualify for these loans, applicants must be earners of foreign currency as repayments are required in foreign currency.

** Loans of up to 95% are available.

** Loan repayment periods can be as long as 35 years.

Loan applicants must be at least 18 years old.

At **MORTGAGE SPECIALISTS** we will make the complex and time consuming loan application process easy for you., and there is no cost to you.

** Conditions apply