

## HOME EQUITY & HOME BY COK ( MORTGAGE) LOAN CHECKLIST\*

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Print out of savings/current account transactions for at least 6 months OR updated bank book (if required)
- IF SELF-EMPLOYED: Financials prepared by a Certified Chartered Accountant & stamped**
  - **Income & Expenditure Statement**
  - **Balance Sheet**
  - **Cash Flow Statement and Cash Flow projections (for at least three years)**
  - **Credit reference**
  - **Print out of savings/current account transactions for at least 12 months OR updated bank book**
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Passport size photograph
- Completed Application Form **with contact information of two relatives & two references (non-related)**
- Recent utility or any other bill in member's name with current address (Proof of Address)
- Assignment of life insurance policy (if required)
- Signed Sales Agreement (where applicable); OR other documentary evidence supporting purpose of loan
- Current Valuation (done in the last year) **by one of our Approved Valuers** (Refer to attached listing of approved valuers). All properties will be inspected by a COK staff member (applicable if property is being used as collateral).
- Surveyors Identification report
- Property must be insured (not applicable if it's land only)
- Copy of property title\*\*
- Mortgage Statement (by first mortgage holder **where a mortgage exists**)\*\*

### Guarantor (if applicable)

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Print out of savings/current account transactions for at least 6 months OR updated bank book (if required)
- IF SELF-EMPLOYED: Financials prepared by a Certified Chartered Accountant & stamped**
  - **Income & Expenditure Statement**
  - **Balance Sheet**
  - **Cash Flow Statement and Cash Flow projections (for at least three years)**
  - **Credit reference**
  - **Print out of savings/current account transactions for at least 12 months OR updated bank book**
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Passport size photograph
- Signed guarantor form witnessed by a Justice of the Peace
- Recent utility or any other bill in guarantor's name with current address (**Proof of Address**)

### Maximum Financing

#### Home Equity

70 % - Properties valued over \$40M

80% - Properties valued up to \$40M

60% - Land only ( improved i.e. water, electricity, access to roads etc)

**Mortgage** – 90% of selling price or MV whichever is less

**\*CONDITIONS APPLY**

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MONTEGO BAY: 30-34 Market Street, Montego Bay, St. James. MANDEVILLE: Units 1, 2 & 8 Mandeville Plaza, Mandeville, Manchester,

PORTMORE: Shop #3 McMaster Centre, Portmore, St. Catherine CROSS ROADS: 70 Slipe Road, Kingston 5.

HALF WAY TREE: Units 9 & 10, Winchester Business Centre, 15 Hope Rd., Kingston 10.