



REQUIREMENTS FOR MORTGAGE PRE-QUALIFICATION

<input checked="" type="checkbox"/>	Statement of Affairs & Datasheet	Provided by JN Bank - One per applicant
<input checked="" type="checkbox"/>	Proof of Age	<ul style="list-style-type: none"> • Passport or • Driver's Licence with Birth Certificate
<input checked="" type="checkbox"/>	Tax Registration Numbers (TRN & SIN)	<ul style="list-style-type: none"> • Copy of card or letter issued by TAJ • Copy SIN
<input checked="" type="checkbox"/>	Proof of Residential Status	<ul style="list-style-type: none"> • copy permanent resident card or overseas Passport
<input checked="" type="checkbox"/>	Proof of current residential address	<ul style="list-style-type: none"> • Most recent utility bill, bank or credit statement confirming address for each applicant
<input checked="" type="checkbox"/>	Credit Report (overseas credit reports with score)	<ul style="list-style-type: none"> • Purchase a copy of your Credit Report with score online directly from credit bureau ((Equifax.ca, Transunion.ca)).
<input checked="" type="checkbox"/>	Local credit reports (cost of J\$2592.10 per applicant)	<ul style="list-style-type: none"> • Payment of local credit check fee of J\$2,592.10 (per applicant) and application fee of J\$1,500 at any JN Branch • Local credit checks (Jamaica) will be done for all applicants by signing the consent form attached. Applicants to complete and sign at "consumer". After which the forms are to be witnessed and certified by either a Notary Public; Bank Manager or Attorney.

Additional Requirements for Employed Applicants (wage earners)

<input type="checkbox"/>	Income Verification Letter	<ul style="list-style-type: none"> • Provided by employer which must state the following: <ul style="list-style-type: none"> – Hire Date – Job Title – Income Received – Hours worked per pay period – any other pertinent information
<input type="checkbox"/>	Payslips (last 3 months)	<ul style="list-style-type: none"> – if paid biweekly or twice monthly, last 6 – if paid weekly, last 12 – if paid monthly, last 3
<input type="checkbox"/>	Tax Transcript	<ul style="list-style-type: none"> – Last 2 years Notice of Assessment

Additional Requirements for Self-Employed Applicants (operating for more than 2 years)

<input type="checkbox"/>	Filed Tax Returns	<ul style="list-style-type: none"> • Last 2 years T1 statements • Last 2 years Notice of Assessments
<input type="checkbox"/>	Business Registration Certificate	<ul style="list-style-type: none"> • Licence and/or business registration certificate
<input type="checkbox"/>	Copy of most recent business bank account	<ul style="list-style-type: none"> • Last 12 months bank statements of business account(s) {where earnings are deposited}

Additional Requirements for Pensioners

<input type="checkbox"/>	Pension Confirmation Letter	<ul style="list-style-type: none"> • <i>Letter from pension provider confirming monthly/annual pension</i>
<input type="checkbox"/>	Bank statements	<ul style="list-style-type: none"> • <i>Last 3 months bank statement (history print) confirming receipt of pension</i>

NOTE: ADDITIONAL DOCUMENTS MAY BE REQUIRED