



## REQUIREMENTS FOR MORTGAGE PRE-QUALIFICATION

|                                     |   |   |
|-------------------------------------|---|---|
| <input checked="" type="checkbox"/> | <b>Statement of Affairs &amp; Datasheet</b> | <i>Provided by JN Bank - One per applicant</i>  |
| <input checked="" type="checkbox"/> | <b>Proof of Age*</b>                        | <ul style="list-style-type: none"><li>• <i>Passport or</i></li><li>• <i>Driver's Licence</i></li></ul>  |
| <input checked="" type="checkbox"/> | <b>Birth Certificate</b>                    | <ul style="list-style-type: none"><li>• <i>New version</i></li></ul>  |
| <input checked="" type="checkbox"/> | <b>Tax Registration Number (TRN)</b>        | <ul style="list-style-type: none"><li>• <i>Copy of actual card/letter from TAJ</i></li></ul>  |
| <input checked="" type="checkbox"/> | <b>Credit Report</b>                        | <ul style="list-style-type: none"><li>• <i>consent forms (provided by JN Bank) to be completed; <u>witnessed and certified</u> by JN Officer; JP; Attorney</i></li><li>• <i>credit report fee of J\$2,592.10 (per applicant) to be paid at any JN Branch and the receipt provided</i></li><li>• <i>loan documentation fee of J\$1,500.00 (receipt required)</i></li></ul> |
| <input checked="" type="checkbox"/> | <b>Credit cards</b>                         | <ul style="list-style-type: none"><li>• <i>most recent statement for credit card(s), if any</i></li></ul>   |

### ***Additional Requirements for accessing NHT benefits in Jamaica***

|                                     |   |                                       |
|-------------------------------------|---|---------------------------------------|
| <input checked="" type="checkbox"/> | <b>NHT Contributions Letter from Employer</b>         | <i>For employed contributors</i>      |
| <input type="checkbox"/>            | <b>NHT Certificate of Self-Employed Contributions</b> | <i>For self-employed contributors</i> |
| <input checked="" type="checkbox"/> | <b>NIS Card</b>                                       |                                       |
| <input checked="" type="checkbox"/> | <b>Completed EFMP Application Form</b>                | <i>Provided by JN Bank</i>            |

### ***Additional Requirements for waged earners***

|                                     |                                   |   |
|-------------------------------------|-----------------------------------|---|
| <input checked="" type="checkbox"/> | <b>Last 3 months payslips</b>     | <ul style="list-style-type: none"><li>– <i>if paid biweekly or twice monthly, last 6</i></li><li>– <i>if paid weekly, last 12</i></li><li>– <i>if paid monthly, last 3</i></li></ul>  |
| <input checked="" type="checkbox"/> | <b>Income Verification Letter</b> | <ul style="list-style-type: none"><li>• <i>Provided by employer which must state the following:</i><ul style="list-style-type: none"><li>– <i>Hire Date</i></li><li>– <i>Job Title</i></li><li>– <i>Income Received</i></li><li>– <i>Hours worked per pay period</i></li><li>– <i>any other pertinent information</i></li></ul></li></ul> |

### ***Additional Requirements for self-employed applicants***

|                                     |  |  |
|-------------------------------------|--|--|
| <input checked="" type="checkbox"/> | <b>Last Two (2) Years Filed Tax Returns</b>      | <ul style="list-style-type: none"><li>• <i>Last 2 years Filed Tax Returns (S04) along with tax payment receipts from Inland Revenue Department</i><br/><b>OR</b></li><li>• <i>Last 2 years Audited Financial Statements from Chartered Accountant registered with Institute of Chartered Accountant of Jamaica</i></li></ul> |
| <input checked="" type="checkbox"/> | <b>Business Registration Certificate</b>         | <ul style="list-style-type: none"><li>• <b><i>License, Business Registration Doc, etc</i></b></li></ul>  |
| <input checked="" type="checkbox"/> | <b>Copy of most recent business bank account</b> | <ul style="list-style-type: none"><li>• <i>Last 12 months bank statements</i></li></ul>  |

**NOTE: ADDITIONAL DOCUMENTS MAY BE REQUIRED**