



REQUIREMENTS FOR MORTGAGE PRE-QUALIFICATION

<input checked="" type="checkbox"/>	Statement of Affairs & Datasheet	Provided by JN Bank - One per applicant
<input checked="" type="checkbox"/>	Valid Identification	<ul style="list-style-type: none"> • Passport or • Driver's Licence with Birth Certificate
<input checked="" type="checkbox"/>	Tax Registration Number (TRN & SSN)	<ul style="list-style-type: none"> • Copy of card or letter issued by TAJ • Copy SSN
<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 for overseas applicants)	<ul style="list-style-type: none"> • Purchase a copy of your Credit Report with score online directly from credit bureau ((Equifax.com, Transunion.com or Experian.com)).
<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) • Payment of application fee of J\$1,500.00 • 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"> – <i>Last 2 years W-2 statements Last 2 years Tax</i> – Transcript from IRS

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 1040 statements • Last 2 years Filed Tax Transcripts from IRS
<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