

Before you start the loan process, be prepared to provide some information to your loan officer. These are documents you may need for your loan application.

Mortgage			
Personal/Financial Requirements	Property Information	Security	Other
<ul style="list-style-type: none"> ○ Picture Identification ○ Letter of employment or financial records ○ Salary slip ○ Credit reports ○ Copy of Income Tax Returns (3 years) 	<ul style="list-style-type: none"> ○ Approved building plan ○ Letter of approval from the Planning Authority ○ Land/Survey plan (3 copies) ○ Bill of Quantities and estimates ○ Valuation of Property (including value upon completion) 	<ul style="list-style-type: none"> ○ Certificate of Title (copy) ○ Life insurance ○ Property insurance ○ Savings collateral (if applicable) 	<ul style="list-style-type: none"> ○ Letter of intent to sell from vendor (if purchasing) ○ Salary deduction order (if applicable) ○ Building contract
Land Loan			
Personal/Financial Requirements	Property Information	Security	Other
<ul style="list-style-type: none"> ○ Picture Identification ○ Letter of employment or financial records ○ Salary slip ○ Credit reports ○ Copy of Income Tax Returns (3 years) 	<ul style="list-style-type: none"> ○ Land/Survey plan (3 copies) ○ Valuation of Property 	<ul style="list-style-type: none"> ○ Certificate of Title (copy) ○ Savings collateral (if applicable) 	<ul style="list-style-type: none"> ○ Letter of intent to sell from vendor ○ Salary deduction order (if applicable)
Vehicle Loan			
Personal/Financial Requirements	Vehicle Information	Security	Other
<ul style="list-style-type: none"> ○ Picture Identification ○ Letter of employment or financial records ○ Salary slip ○ Credit reports ○ Copy of Income Tax Returns (3 years) 	<ul style="list-style-type: none"> ○ Mechanical report ○ Pro forma invoice ○ Vehicle ownership history 	<ul style="list-style-type: none"> ○ Certificate of Title (if applicable) ○ Savings collateral (if applicable) ○ Bill of sale on Vehicle (if applicable) 	<ul style="list-style-type: none"> ○ Letter of intent to sell from vendor ○ Vehicle insurance (quotation) ○ Salary deduction order (if applicable)

LOAN APPLICATION CHECKLIST CONTINUED

Education Loan			
Personal/Financial Requirements		Security	Other
<ul style="list-style-type: none"> ○ Picture Identification ○ Letter of employment or financial records ○ Salary slip ○ Credit reports ○ Copy of Income Tax Returns (3 years) 		<ul style="list-style-type: none"> ○ Savings or property collateral (if applicable) 	<ul style="list-style-type: none"> ○ Acceptance letter from school ○ Cost of programme from the institution ○ Salary deduction order (if applicable)
Other Personal Loans			
Personal/Financial Requirements		Security	Other
<ul style="list-style-type: none"> ○ Picture Identification ○ Letter of employment or financial records ○ Salary slip ○ Credit reports ○ Copy of Income Tax Returns (3 years) 		<ul style="list-style-type: none"> ○ Certificate of Title (copy) ○ Valuation of property ○ Savings collateral (if applicable) 	<ul style="list-style-type: none"> ○ Documentary evidence of loan request ○ Pro forma invoice ○ Letter of intent to sell from vendor (if purchasing)
Business Loan			
Ownership/Financial Requirements	Property Information	Security	Other
<ul style="list-style-type: none"> ○ Certificate of Registration and Articles of Incorporation ○ Partnership Agreement ○ List of shareholders with copies of I.D ○ Business Plan ○ Financial Statements (last 3 years) ○ Aged listing of receivables and Payables ○ Cash projections (3 years) ○ I.D and Curriculum Vitae of Directors ○ Account Statements 	<ul style="list-style-type: none"> ○ Approved building plan (if building) ○ Letter of approval from the Planning Authority ○ Land/Survey plan (3 copies) ○ Bill of Quantities and estimates ○ Valuation of Property (including value upon completion) 	<ul style="list-style-type: none"> ○ Certificate of Title (copy) ○ Pro forma invoices ○ Savings collateral (if applicable) 	<ul style="list-style-type: none"> ○ Copy of contract ○ Lease agreement (if applicable) ○ Debenture ○ Resolution of Directors to Borrow

Note: The documents and information listed above are not exhaustive of the information that may be requested by the Bank. The Bank may require additional or alternative documentation and information.

Still Have Questions?

Our loan experts can answer any questions you have about our loan process. Call 255-2300 or email customersupport@nbd.dm