

## For further information:

Please contact your Maritime Financial Advisor or a Mortgage Officer at 674-0130 Ext. 2258, 2103  
APPLY ONLINE at [www.fidelityfinancett.com](http://www.fidelityfinancett.com)

### Maritime Centre Barataria

29 Tenth Avenue, Barataria  
P.O. Box 710, Port of Spain  
Tel: 674-0130 Fax: 675-2830

### North East Financial Services Centre

29 Tenth Avenue, Barataria  
P.O. Box 710, Port of Spain  
Tel: 674-0130 Fax: 675-2626

### North West Financial Services Centre

29 Tenth Avenue, Barataria  
P.O. Box 710, Port of Spain  
Tel: 674-0130 Fax: 675-2839

### Chaguanas Financial Services Centre

11 Yard Street, Chaguanas  
Tel: 672-4541 Fax: 671-4625

### South Regional Centre

73 & 75 Ciper Street, San Fernando  
Tel: 652-2503 Fax: 657-9453

### Tobago Financial Services Centre

Breeze Hall, Milford Road, Scarborough  
Tel: 639-2597 Fax: 639-3163

[www.fidelityfinancett.com](http://www.fidelityfinancett.com)  
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INSURANCE



INVESTMENTS



FINANCING

# MORTGAGES

RESIDENTIAL | LAND | BRIDGING FINANCE

Make your dream of owning a new home a reality.  
Get more from your Mortgage with Maritime!

*LIFE is a journey made **EASIER** with **MARITIME***



The Maritime Financial Group strongly supports and advocates controls and measures that eliminate the abuse of alcohol and other substances.

THE  
**MARITIME**  
FINANCIAL GROUP  
STRENGTH ON YOUR SIDE  
INSURANCE • INVESTMENTS • FINANCING

# MORTGAGES

RESIDENTIAL | LAND | BRIDGING FINANCE

## Own and occupy or purchase to rent at the same competitive rate

- Approval within 2 working days (subject to submission and verification of all documents)
- Finalisation within 3 to 6 weeks
- Not limited to first time owners
- Not limited to owning one property
- No limit on lump sum payments
- No penalties for early repayment
- Refinancing available

## Mortgage Loans available for:

- Residential Mortgages (for buying or building your home)
- Land Loans (for the purchase of land)
- Bridging Finance (for the construction of the building on your land)

## Mortgagor (The Borrower):

- Mortgage instalment within 30% of gross income
- Total instalment (repayment) on loans should not exceed 40% of gross income
- For non-fixed income applicants, total instalment on all loans should not exceed 30% of gross income

## Amount:

- Minimum value of property - \$500,000
- Basic ratio of loan to property value - 80% (lower of valuation or purchase price)
- Additional 10% financing with Mortgage Indemnity Bond (*Conditions apply*)

## Approved Valuators:

- Brent Augustus and Associates Ltd. (623-1946)
- Linden Scott and Associates Ltd. (622-1149)
- Raymond and Pierre Ltd. (623-4945)
- Terra Caribbean (628-2391)
- Tobago Estates Agency Limited (639-2689)

## Interest Rate:

- Competitive interest rates are on offer

## Term:

- Minimum 10 years
- Maximum 30 years up to age 65 or planned retirement

## Fees:

- 1% up to a maximum \$10,000

## Owner Occupied:

- Not compulsory

## Life and General Insurance:

- Available from Maritime

## Early Repayment:

- No charges apply

## Other financing available:

- Commercial properties
- Home repairs
- Equity (for education, medical, investment, etc.)



## WHAT DO I NEED TO APPLY?

- Two forms of valid identification (ID, DP, PP)
- Job letter (not more than 3 months old)
- Recent salary slip (most recent) or other evidence of income
- Proof of address
- Bank statements (last 3 months)
- Sale Agreement
- Valuation report (within 6 months) from one of our approved valuers
- Copy of Deed/Certificate of Title
- Up-to-date receipts for land and building taxes and water rates
- WASA Clearance Certificate
- Statement on existing mortgage loans (if applicable)
- Release in escrow from Mortgage Company (if applicable)

The security will be a 1st Mortgage over the property to be purchased or renovated. Mortgages are financed by Maritime Life (Caribbean) Limited but facilitated by Fidelity Finance and Leasing Company Limited.