

Client Name	<input type="text"/>	Mortgage Advisor Name	<input type="text"/>
Lead ID	<input type="text"/>	Mortgage Advisor Mob. No.	<input type="text"/>
Application ID	<input type="text"/>		

## STANDARD REQUIREMENT CHECKLIST

### DOCUMENTS REQUIRED FOR AGREEMENT IN PRINCIPLE / FULL APPLICATION

The initial documents required to assess a mortgage application are as follows:

#### All applicants

##### Applicant 1    Applicant 2

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Fully completed Mortgage Loan Application Form. Signatures should be the same as on passport(s) and corrections initialled         |
| <input type="checkbox"/> | <input type="checkbox"/> | Fully completed Loan Protection Insurance proposal form. Signature should be the same as on passport(s) and corrections initialled |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of a valid passport with visa page (UAE residents) and Khulasat Al Qaid (UAE Nationals)                                       |
| <input type="checkbox"/> | <input type="checkbox"/> | Original 6 months personal bank statements (no older than 30 days) from all transactional accounts including overseas accounts     |
| <input type="checkbox"/> | <input type="checkbox"/> | Original documentation confirming your current residential address (tenancy agreement, ADWEA/DEWA bill)                            |
| <input type="checkbox"/> | <input type="checkbox"/> | If applicable, original proof of any additional income received. Amounts to be corroborated on bank statements                     |
| <input type="checkbox"/> | <input type="checkbox"/> | If applicable, your latest original mortgage statement or a copy of the offer letter for all mortgages (including Islamic Finance) |
| <input type="checkbox"/> | <input type="checkbox"/> | If applicable, original clearance letter for any loans settled in the last month   |
| <input type="checkbox"/> | <input type="checkbox"/> | Latest copy of credit card statements (no older than 30 days) for all credit cards   |
| <input type="checkbox"/> | <input type="checkbox"/> | Documentary proof of the source of your property down payment or copies of receipts if already paid                                |
| <input type="checkbox"/> | <input type="checkbox"/> | Application fee: The cheque should be issued from your personal bank account   |

#### Salaried applicants

##### Applicant 1    Applicant 2

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Original salary certificate (no older than 30 days) or last 3 months salary slips. Please provide employment contract detailing salary and probationary period if you have been employed for less than 6 months |
| <input type="checkbox"/> | <input type="checkbox"/> | If receiving bonus income: Original letter from your employer confirming bonuses paid for 1 year. All payments should also be seen on your bank statements  |
| <input type="checkbox"/> | <input type="checkbox"/> | If receiving commission income: Original letter from your employer confirming commission earned over the previous 12 months or 24 months. All payments should also be seen on your bank statements              |

#### Self employed and company owner applicants

##### Applicant 1    Applicant 2

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Company profile giving a detailed view of the nature of your business  |
| <input type="checkbox"/> | <input type="checkbox"/> | 2 years audited financial accounts (most recent no older than 18 months) or 2 years most recent tax assessments  |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of Trade Licence  |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of Memorandum and Articles of Association (first Memorandum and all amendments made to date)  |
| <input type="checkbox"/> | <input type="checkbox"/> | Original 3 months latest business bank statements  |
| <input type="checkbox"/> | <input type="checkbox"/> | Original 12 months business bank statements covering the trading period shown by your latest Financial Accounts. These statements should corroborate turnover otherwise provide a detailed explanation |

#### Property documents required (all applicants)

Once an Agreement in Principle has been issued or for a Full Application, the additional information stated below will be required:

##### All applicants

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | Valuation Fee (if applicable): The cheque should be issued from your personal bank account       |
| <input type="checkbox"/> | The property details section of the application form must be completed (if not already provided) |
| <input type="checkbox"/> | Copy of the original Sale and Purchase Agreement (SPA)   |
| <input type="checkbox"/> | Memorandum of Understanding (MOU) between you and the seller                                     |
| <input type="checkbox"/> | Copy of the property floor plan  |
| <input type="checkbox"/> | Completion Certificate (completed properties only)   |
| <input type="checkbox"/> | Copy of receipts for any stage payments made to date (under construction properties only)        |
| <input type="checkbox"/> | Copy of seller's passport (resale properties only)   |



## The process to assess a mortgage application is as follows:

