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# Laborie Co-operative Credit Union Ltd.

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## House, Land & Construction Loan Checklist

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Type of Loan:

- House                                       Land                                       Construction                                       Mortgage

- Letter from employer stating length of service
- Latest Salary Slip
- Required Share Deposit
- If Self - Employed, Evidence of Income
- Appoint someone as attorney when necessary
- Funds for legal fees
- Credit statement from bank or borrower
- Certificate of independent legal advice from surety
- Vendor's letter stating price and willingness to sell
- Copy of Vendor's Deed of Sale
- Recent copy of land register
- Approved plan from the DCA
- Copy of appraised value of the property done by an approved valuer and addressed to the credit union
- Contractor's estimated cost of construction
- Evidence of status of both vendor and purchaser at income tax department
- Evidence of status of both vendor and purchaser at NIC
- Property insurance assigned to the credit union
- Life Insurance assigned to the credit union
- Copies of Picture Identification of both the vendor and purchaser