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

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 Cipero 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 fidelity@maritimefinancial.com



INSURANCE





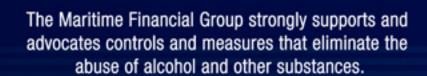
FINANCING

MORTGAGES

RESIDENTIAL | LAND | BRIDGING FINANCE

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







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 valuators
- · 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.

