

HOME IMPROVEMENT LOAN CHECKLIST*

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Credit Reference (if required)
- Print out of savings/current account transactions for at least 6 months OR updated bank book (if required)
- IF SELF-EMPLOYED: Financials prepared by a Certified Chartered Accountant & stamped**
 - **Income & Expenditure Statement**
 - **Balance Sheet**
 - **Cash Flow Statement and Cash Flow projections (for at least three years)**
 - **Credit reference**
 - **Print out of savings/current account transactions for at least 12 months OR updated bank book**
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Qualifying Shares
- Monthly savings – 10% of loan repayment amount
- Passport size photograph
- Completed Application Form **with contact information of two relatives & two references (non-related)**
- Recent utility or any other bill in member's name with current address (Proof of Address)
- Assignment of life insurance policy (if required)
- Proof of ownership (duplicate certificate of title or statement from mortgage company)
- Written and certified permission from owner to build
- Detailed estimate of repairs (material & labour)
- Current Valuation (done in the last year) **by one of our Approved Valuators** (Refer to attached listing of approved valuers). All properties will be inspected by a COK staff member (applicable if property is being used as collateral).
- Surveyors Identification report
- Property must be insured (not applicable if it's land only)
- Approved building plan (where applicable)

Guarantor (if applicable)

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- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Passport size photograph
- Signed guarantor form witnessed by a Justice of the Peace
- Recent utility or any other bill in guarantor's name with current address (**Proof of Address**)

*CONDITIONS APPLY