

GENERAL REQUIREMENTS TO APPLY FOR A MORTGAGE	
1. Identification: Valid ID or Passport . 2. Bank Account: Open an account with NCBA Bank (Requirements to open – completed and signed application form, copy of ID or passport and two passport photos) 3. Application Form: Complete and submit the Bank's mortgage application form. 4. Marital Status: Submit a valid marital status certificate or certificate of being single 5. Employment Verification: Open-ended employment contract or covering the tenure of the mortgage and 3 pay slips. 6. Provisional Sale Agreement: Submit a signed provisional sale agreement between the buyer and BUILDER PROVISIONS. 7. Salary Assignment: Obtain a signed salary assignment approved by the employer. 8. Financing Contribution: Up to 20% 9. Valuation Report / Collateral: Valuation report or alternative collateral	
ADDITIONAL REQUIREMENTS FOR DIASPORA APPLICANTS	ADDITIONAL REQUIREMENTS FOR APPLICANTS RESIDENT IN RWANDA
1. Proof of foreign residence: Valid visa, Legal Residency or Work Permit in country of residence: 2. Power of Attorney: Authorized representative in Rwanda to follow up on all mortgage processes on the applicant's behalf. 3. Bank statement (s)	1. Employer undertaking letter 2. Employment & Salary Certificate
Other requirements if applicable to the applicant. 1. Spouse Identification: Provide spouse's identification if married - Copy of Guarantors national ID or Passport - Joint surety form filled by spouse 2. To replace or supplement employment - evidence of additional or self-employed income if applicable (bank statements, business registrations and or tenancy agreements of rented properties) 3. Salary Assignment / Standing Order: A signed standing order form to cater for loan installments, alongside salary assignment if applicable. 4. Financing Contribution: Up to 20%	