

Financiers

The below information is a guide to securing a mortgage for the purchase of your home in Atlantic Breeze. Please note that you are not limited to these three institutions but are free to secure your mortgage through any lender.

CIBC – First Caribbean International Bank

CIBC First Caribbean is pleased to partner with the developers of Atlantic Breeze to provide an enhanced property purchase experience.

A summary of our special financing terms is provided below:

1. Preferential mortgage interest rate of 3.75% variable when home insurance is bundled through First Caribbean. Rate of 4.00% without FCIB home insurance.
2. Negotiation fee of 0.50%
3. A deposit of 5% towards the purchase price
4. Bank instructed valuation report will be required prior to approval
5. Pre-Approved Credit Card, Visa Debit Card, Internet & Mobile Banking.

**Assumes 30 year term, preferential mortgage interest rate of 3.75% (with FCIB insurance), 95% financing and properties ranging in price between BBD 260,000 and BBD 385,000.*

In order to process your application, our team will require the following:

1. Job letter
2. Most recent pay slip
3. Signed Consent form to request a Credit Bureau report
4. Statements for the last three (3) months on all accounts (loans, credit cards, savings, chequing) not held at financial institutions covered by the Credit Bureau
5. Proof of address (employment letter or utility bill, driver's license, official bank statement).
6. Proof of identity (i.e. valid passport/National ID card).

7. Offer letter from developer/real estate agent indicating the lot number, address and agreed price.

Dedicated team of mortgage lenders

Name	Branch	Office #	Cell #	Email
Rico Griffith	Speightstown	467-8851	253-5650	Rico.griffith@cibcfib.com
Jerome Gittens	Warrens	417-5586	230-2071	Jerome.gittens@cibcfib.com
Heather Thorpe	Warrens	417-5581	253-3595	Heather.thorpe@cibcfib.com
Derek Brathwaite	Rendezvous	467-8858	234-9002	Derek.brathwaite@cibcfib.com
Sheri Rawlins	Rendezvous	467-8865	234-7167	Sheri.rawlins@cibcfib.com
Farrah Brathwaite	Wildey	367-6008	253-6818	Farrah.brathwaite@cibcfib.com

First Citizens Bank

First Citizens Bank is pleased to offer applicants across all three development a special bundle with rates for mortgages ranging between 3.45% to 5.25% based on the client's profile.

Contact persons:

Carolann Walkes – Carolann.walkes@firstcitizensbb.com – Telephone# 431-4572

Leigh Worrell – leigh.worrell@firstcitizensbb.com – Telephone# 431-4598

Requirements

1. Job letter not older than one month
2. Most recent three pay slip
3. Signed Consent form to request a Credit Bureau report
4. Statements for the last three months on all accounts (loans, credit cards, savings, chequing) not held at financial institutions covered by the Credit Bureau
6. Proof of address eg utility bill, official bank statement.

7. Two pieces of Proof of identity (i.e. valid passport/National ID card).
8. Offer letter from developer/real estate agent indicating the lot number, address and agreed price.

The Barbados Public Workers Cooperative Credit Union

The Barbados Public Workers Cooperative Credit Union is pleased to offer applicants a special mortgage bundle of 4.75% including the convenience of legal and insurance services.

For more information feel free to contact:

Nicole Gibson at nicole.gibson@bpwccul.bb / Telephone # 622-9155

Requirements

1. Job letter not older than one month
2. Most recent three pay slip
3. Signed Consent form to request a Credit Bureau report
4. Statements for the last three months on all accounts (loans, credit cards, savings, chequing) not held at financial institutions covered by the Credit Bureau
5. Proof of address eg utility bill, official bank statement.
6. Two pieces of Proof of identity (i.e. valid passport/National ID card).
7. Offer letter from developer/real estate agent indicating the lot number, address and agreed price.