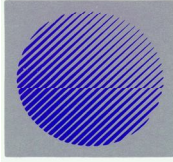


F·D·B



Real Estate Checklist

Let us help you realize your business venture plans as early as possible. The standard time taken to make a decision on loan application is between 8 to 10 days. This will only be possible if you submit all the required information with your loan application. The usual information that we require are listed below:

- Approved copy of Building Plan and Specifications for building construction.
- Construction Contract – an executed fixed price contract for work to be undertaken.
- Sales and Purchase Agreement or Letter of offer for purchase of property.
- **Right of Land/Building Use** - Title, Current lease or approval notice over land to be used by proposed project & Tenancy Agreement. Term of lease or approval notice must exceed loan term.
- At least 3 Quotations for Building Construction.
- Independent Valuation of Property.
- **Project Permission** from appropriate authorities.
- **Business Plan**
- Financial projections for 3 years.
- Latest 6 months Bank statements.
- Financial statement for the last 3 years.
- Debtors and Creditors listing with age analysis.
- Personal Statement of Assets and Liabilities of Shareholders and Directors.
- Working capital needs and means of funding.
- Details of Other Borrowings (loan and lease facilities) with its confirmations.
- Applicant must demonstrate experience appropriate to project proposed.
- Engineers certificate
- Confirmation of Tenancy Offer with full details for duration of Loans.
- Evidence of Equity contribution.
- For Purchase of existing property – a letter of Offer or Sale and Purchase Agreement.