

CONTRIBUTION REFUND TOWARDS DEPOSIT (CRTD) LOAN CHECKLIST

Please submit the documents indicated with a tick [v] to the Customer Service Section of any NHT Office.

A. GENERAL REQUIREMENTS

1. National Insurance Scheme (NIS) Card
2. Tax Registration Number (TRN) – (*TRN Card or Driver's Licence with the TRN*).
3. **If employed:**
 - a. Letter from employer stating:
 - i. current gross income
 - ii. dollar value of NHT contributions deducted for the last 52 weeks
 - iii. that NHT contributions deducted for the last 52 weeks have been paid over to the Trust
 - b. Last three (3) pay slips
4. **If self-employed:**

Certificate of Contributions from the NHT's Compliance Department
5. Proof of Identify (valid Passport, Driver's Licence or National ID)
6. Proof of Age document (Birth Certificate or valid Passport)

B. DEPOSIT FOR INITIAL PURCHASE

7. (a) A **Statement of Account(s)** and a copy of the stamped **Sales Agreement** from the Vendor's Attorney/ Financial Institution must be submitted, stating the outstanding deposit amount.
- (b) **Letter of Undertaking** from the vendor's Attorney stating that:
 - i. the Sale Agreement will be forwarded for stamping within (10) days of receipt of NHT's cheque for the deposit/shortfall;
 - ii. A copy of the stamped Sale Agreement will be sent to the NHT within ten (10) days of receipt from the Stamp Office; the deposit/shortfall will be returned in full to the NHT, if for any reason the sale is cancelled.

C. PAYMENT FOR SHORTFALL

8. Signed Sale Agreement with a minimum of 60 days left for completion of transaction from the date of applying for the CRTD loan (where the contributor has received the Sale Agreement from the vendor's Attorney/Financial Institution).
9. Purchaser's Statement of Account detailing payments made and outstanding balances to be paid.
10. Deposit receipt (if any)
11. Documentary proof of how the balance on the sale price will be paid (e.g. bank statement, bankbook, letter from employer or financial institution, etc.).

D. PAYMENT FOR LEGAL FEES

12. If a Contributor is applying for a CRTD Loan to pay legal fees:
 - (a) An **invoice** is required from the vendor's Attorney, stating the amount outstanding.
 - (b) A **Letter of Undertaking** stating that the legal fees will be returned in full to the NHT, if for any reason the sale is cancelled.

E. PAYMENT FOR TECHNICAL SERVICES

13. Invoices are required from Service Providers stating the cost of the service for the Surveyor's ID Report, Valuation Report, Structural Engineer's Report, Site Confirmation Report and lining out of boundary, Bill of Quantities, pegging of boundary and any other related construction cost.

F. PAYMENT OF PROPERTY TAX

14. If a Contributor is applying for a CRTD Loan to assist in paying Property Tax, a **Property Tax Statement** is required from Tax Administration of Jamaica, stating the outstanding property tax amount.