



**GPCU Credit Union  
Co-operative Society Limited**

9 Borde Street, Port-of-Spain  
Trinidad and Tobago, W.I.

**REQUIREMENTS FOR MORTGAGE LOAN FOR PURCHASING LAND  
OR CONSTRUCTION OF HOME OR RENOVATIONS**

1. Must have 10% of the value of the amount needed on Shares
2. Copy of the Deed
3. Signed agreement to purchase by owner
4. Cadastral Sheet
5. Town and Country Approval or Regional Corporation Approval
6. Last Land Tax Receipt
7. Wasa Clearance
8. T&Tec Bill
9. Current Valuation
10. Recent Payslip or Job Letter (1 month old)
11. Mortgage Bill of Sale on the land/property as an Instruments of Charge.
12. Member must pay Legal Fees to Lawyer.

**Construction/Renovation**

*(Additional Information)*

1. Estimated Valuation Before Construction
2. Approved Building Plans
3. Land Development Approval from Relevant Authorities
4. Signed Quantity Surveyor's Report
5. Signed Builders Estimate