



MORTGAGE/HOME EQUITY LOANS

WHETHER BUILDING OR REPAIRING, WE CAN HELP

At ACB Caribbean, we recognise that building or buying a home is an exciting and complex adventure, and perhaps the biggest investment you will ever make. The experienced staff at ACB Caribbean are here to assist you make your dream of home ownership a reality.



www.acbonline.com

Let's Get Started: Simply bring along:

- DCA Approved Plans (if constructing)
- A detailed Estimate of Construction Costs (if constructing) or Sales Agreement (if purchasing)
- Letter of Employment and last three pay slips
- Valuation Report prepared within the last six months from a member of ACB Caribbean approved panel of Valuators
- Two valid government issued photo ID's
- Proof of Address (utility bill or credit card/bank statement in your name, with confidential information blocked-out)

We offer:

- Interest Rate as Low as 6% p.a.
- Up to 30 Years to Repay
- Quick Turnaround Time
- All Fees Discounted

Monthly Payments

Wondering what your monthly payments will be?

We have provided this easy-to-use table to help give you an idea of your monthly payment per \$1,000 borrowed.

Simply choose the number of years you would like to borrow for, then the rate you are seeking. You will then see a corresponding number in the table. Multiply that number by the number of thousand dollars you intend to borrow.

***For example,** if you intend to borrow EC\$200,000, for 15 years, at an interest rate of 7% p.a., the corresponding number in the table will be \$8.99. Multiply $8.99 \times 200 = \$1,798$. Your monthly payment would therefore be \$1,798 to principal and interest at 7% p.a. Insurance costs will be additional, depending on the value of the property and your age.*



MORTGAGE/HOME EQUITY LOANS PAYMENT PER \$1,000 BORROWED.

Loan Years	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%
30	\$6.00	\$6.32	\$6.65	\$6.99	\$10.96	\$7.69	\$8.05	\$8.41	\$8.78	\$9.15	\$9.52
25	\$6.44	\$6.75	\$7.07	\$7.39	\$11.55	\$8.05	\$8.39	\$8.74	\$9.09	\$9.44	\$9.80
20	\$7.16	\$7.46	\$7.75	\$8.06	\$12.27	\$8.68	\$9.00	\$9.32	\$9.65	\$9.98	\$10.32
15	\$8.44	\$8.71	\$8.99	\$9.27	\$13.15	\$9.85	\$10.14	\$10.44	\$10.75	\$11.05	\$11.37
10	\$11.10	\$11.35	\$11.61	\$11.87	\$14.26	\$12.40	\$12.67	\$12.94	\$13.22	\$13.49	\$13.78
5	\$19.33	\$19.57	\$19.80	\$20.04	\$15.71	\$20.52	\$20.76	\$21.00	\$21.25	\$21.49	\$21.74



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Apply online at

www.acbonline.com/loan-application.aspx

