

STATE MORTGAGE AND INVESTMENT BANK.

**DOCUMENTS TO BE SUBMITTED WITH LOAN APPLICATION
FOR THE PURPOSE OF PURCHASING A RESIDENTIAL HOUSE / BUILDING SITE OR
REDEMPTION OF DEBT.**

For Credit Department

1. A copy of the sales agreement or a letter from the vender, certifying consent to sell, selling price and advanced paid and copy of the NIC of the vender / (s).
2. Documentary evidence of income:
 - a. If your income is a salaried income, a letter certified by the employer confirming the period of employment , gross income, deductions and net income along with six months certified pay slips.
 - b. If your income is a business income, copy of business registration, profit & loss statements for the past 3 years, if an income tax payer, tax receipts tax returns for the past 3 years and income statement for the current income.
 - c. If your income is from agricultural property, the relevant deed copy, estimated income & expenditure statement and relevant income receipt for the past year.
 - d. If income is received from rent, relevant agreements and deed copies of property / registration book of vehicles and other relevant documents.
 - e. If you are in foreign employment, copy of the employment contract, salary confirmation letter confirming the period of employment and salary, pay sheets for the past 6 months, bank statement for the past 6 months of the account in which the salary is being credit, documentary evidence to prove remittance to Sri Lanka and certified copies of the passport and visa.
3. Bank statements for the past 6 months.
4. A copy of the building plan and survey plan approved by the local authority.
5. A copy of the Title Deed.
6. Where the purpose is to purchase a property other than the security offered, the following documents to be submitted (a) a copy of the survey plan and deed of transfer of the property to be purchased (b) Sketch of the route to the property.
7. A photocopy of the street line certificate. (security)
8. A clear photocopy of the National Identity Card of applicant (s)
9. Two photographs of the applicant/s (size 2x2 ½)
10. A copy of the Marriage Certificate (if married).
11. If the purpose is for redemption of debt, a certified copy of the mortgage bond (if any) a letter from the creditor stating the amount borrowed, purpose, monthly instalment and balance principal outstanding

For Legal Department

1. Title report and the schedule of the Title report from a lawyer in the Bank panel.
2. Certified copy of the Title Deed.
3. Original of the survey plan (plan should not be older than 20 years)
4. Power of Attorney, where applicable (original)
5. Any previous deeds / plans pertaining to the property offered as security.
6. Letter from Grama Niladhari certifying the Grama Sevaka division and Divisional Secretariat division of the property offered as security.

Following documents to be obtained from Local Government Authority.

7. Ownership certificate (original)
8. Street Line certificate (original)
9. Non - Vesting certificate (original)
10. Tax Receipts for the last quarter (original)
11. Assessment Notice (original)