



## How to get a non-resident loan in Aruba to make your dreams come true

So you are ready to make your dreams a reality and finally get a piece of this paradise in the Caribbean known as Azure Beach Residences.

There are several banks where you can apply for a Non-Resident Mortgage loan in Aruba where there is a strong and well-functioning banking system. Different banks offer mortgages to purchase homes to non-residents.

Some of these banks are Aruba Bank, Banco di Caribe, and Royal Bank. Requirements and conditions may vary from bank to bank.

Most common documents required to open an account and to apply for a Non-Resident Mortgage loan are:

For more information please visit:

Aruba Bank (<http://www.arubabank.com>) Banco di Caribe (<https://www.bancodicaribe.com>) Royal Bank (<http://www.rbcroyalbank.com>)



1. Pay slips of the last two months or a work contract with proof of income over a period of 12 months. Either an income declaration from an internationally recognized accounting firm or if you are self-employed and your income is derived from your business, you can provide financial statements or tax returns of your business.



2. Signed recommendation/introduction letters per person from the applicant's financial institution (bank, stock brokerage firm, etc) addressed to the bank.



3. Photocopy of the applicant's passport and a valid Drivers License.



4. An employer's letter, stating the following: Your job title, your yearly or monthly salary/income and date of employment.

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5. An utility bill indicating your residential address, or a Census registration ('bevolkingsregister') indicating your residential address.



6. Proof of ownership of the property by means of a notary letter or a deed in which the bank can verify that you are the owner of the property.



7. Purchase and/or sales agreement of the property.



8. An appraisal report from a recognized appraiser in Aruba (not older than 6 months after it has been created).

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