

A SERVICE THAT'S QUICK, EASY WITH NO OBLIGATION

Your mortgage can be arranged quickly and easily, with a quick evaluation process from our team.



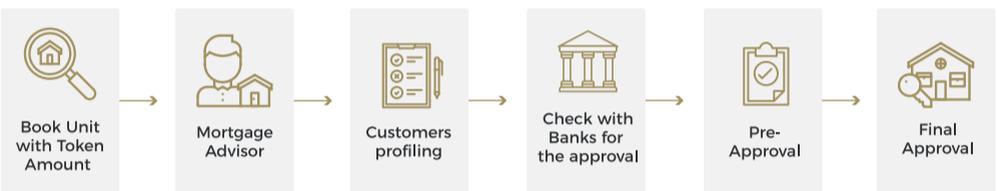
Our experienced and knowledgeable advisors are available to give you a range of options, independent of any one provider. By choosing to go with DAMAC Mortgage Assist team, you will get the following benefits

- Direct purchase and special payment plans
- Equity release - where you can release cash from one unit and expand your portfolio
- Special offers/discounts
- Conventional/Islamic products
- Manage the entire process from start to finish

And the best part

Unlike agents in the market who typically 2% of the property value in commissions, DAMAC Mortgage Assist comes to you completely FREE of charge.

MORTGAGE ADVISORY PROCESS



TYPES OF MORTGAGE PRODUCTS

 <p>Conventional Mortgage Commercial Banks and Financial Institutions.</p>	 <p>Sharia Compliant Mortgage Islamic Banks and Financial Institutions.</p>
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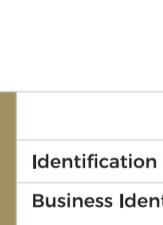
TYPES OF MORTGAGE TRANSACTION

<p>Mortgage on Ready</p> <p>One single payment (Up to 75%) For UAE Nationals (Up to 80%)</p>	<p>Mortgage of Off plan</p> <p>Tranche payments up to 50% LTV</p>	<p>Non Resident Mortgage</p> <p>50% on ready property</p>	<p>Refinance or Equity release</p> <p>One single payment up to 70% LTV to the owner for reinvestment into Damac Property</p>
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LTV* - 75%
Customer Equity - 25%
Property valued at AED 5 Million or less



LTV* - 80%
Customer Equity - 20%
Property valued at AED 5 Million or less



LTV* - 50%



LTV* - 50%

LTV* - 50%



LTV* - 60%
Customer Equity - 40%



LTV* - 65%
Customer Equity - 35%

*LTV - Loan to Value

■ Expats

■ UAE National

RESIDENT		SALARIED	SELF EMPLOYED
	Identification Documents	Passport copy, Copy of Resident Visa and Copy of Emirates ID	
	Business Identity	NA	<ul style="list-style-type: none"> Trade License MOAs Profit Sharing Letter (if Any) Address Proof
	Income Documents	<ul style="list-style-type: none"> Original Salary certificate 6 month bank statement 6 month pay slip 	<ul style="list-style-type: none"> 2 years Audited financial report 1 year personal bank statement 1 year Business bank statement
	DBR (Debt Burden Ratio)	Maximum 50% can be taken to repayment of the free income after existing commitment to repay the loan including rental income	

NON-RESIDENT		SALARIED	SELF EMPLOYED
	Identification Documents	Passport copy all pages	
	Income Documents	6 months personal bank statements	6 months personal bank statements
	DBR (Debt Burden Ratio)	Maximum 50% can be taken to repayment of the free income after existing commitment to repay the loan including rental income	