



CROWN
CAPITAL CONSULTANCY





- Company Formation ● Tax Advisory, Compliance & Audit Assistance ● ERP Solutions
- Banking & Financial Products ● Corporate Finance ● Dispute Management ● Feasibility Study
- Property Management Services ● Mortgages (UAE RERA Reg. No # 110717-84545) ● Portfolio & Real Estate Investments

COMPANY PROFILE

We thank you for giving an opportunity to introduce our company Crown Capital Baking & Finance Consultant & Soham Management Consultancy. We are serving our clients more than two decades in this Country. The Directors are a UAE Certified Tax Consultant, Specializes in UAE Tax Advisory & compliance, Audit Financial report, Fundraising, Company Formation and of course mortgages.

We, Crown Capital registered as mortgage consultant with most of the Banks & Financial Institutions in UAE



Why Chose Us As Mortgage Advisors?

- Qualified Advisor having experience in Finance.
- Associates with reputed Lenders in UAE.
- Hassel Free Services.
- Quick Approvals.
- Quality, Reliability Support.
- Wide Banking Network.
- Preferences to the bank selections.

Types of Mortgage



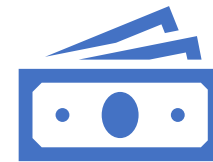
**Mortgage
Pre-Approval**



Mortgage



**Buyout (Switching
Loan)**



**Equity (Loan
against Property)**

TYPE OF MORTGAGE FINANCE



Islamic
Finance



Conventional
Finance

Mortgage Pre-Approval

You'll get a good idea of the numbers that will work for your budget and what neighborhoods you can afford. You know your budget before buying your dream home.

Reason for Pre-Approval

- To find the property in an easy way
- To check the loan eligibility.
- To find the best rate of interest.



Mortgage

Once the client sign the Purchase Agreement with seller for the property, the mortgage can be applied, bank will issue FOL (Final Offer Letter).

Reason for Mortgage

- Bigger Amounts will be paid parts with lower interest.
- Payment up to 65 to 70 Years of age.
- Maximum 25 years of the loan period



Buyout (Switching Loan)

Buyout is the basic concept for switching loan from higher interest rates to lower interest rates with different bank.

Reason for Buyout

- To get the best rate of interest.
- Payment up to 65 to 70 Years of age.
- To reduce EMI



Equity (Loan against Property)

It's also known as LAP (Loan against Property). Equity release is the ideal solution when you need an additional financial support. Owners can mortgage the fully paid property and get the funds for their needs.

Reason for Equity

- Advisable when property values increase.
- Up to 80% finance.
- Lower cost of finance comparison to corporate loans



ELIGIBILITY TO LOAN VALUE



- UAE Resident

Loan to Value 80 % to 84.5%



- Foreigner Investors

Loan to Value up to 50%

- 70 %



- UAE National (LOCAL)

Loan to Value up to 90%

AGE CRITERIA



- UAE Resident
- Salaried – 65 up to
- Self-Employed 70 up to



- Foreign Investors
- Salaried – 65 up to
- Self-Employed 70 up to



- UAE National (LOCAL) -
Up to 75 Years

WHICH PROPERTY CAN BE MORTGAGE



INTEREST RATES



**We get best rate of
Interest across banks
in UAE**

INTEREST RATES

- **Fixed Rate of Interest.**

- **Variable Rate of Interest.**

DOCUMENTS

SALARIED

1. Personal Bank Statement for last 6 months
2. Passport
3. Emirate ID
4. Salary Certificate
5. Previous Loans dept (Credit Card)

SELF-EMPLOYED

1. Company license
2. Passport
3. Emirates ID
4. Company's Bank statement for the last 6 months
5. Personal bank statements for last 6 months

FOREIGNERS

1. Passport
2. Residence proof
3. Last 6 months' personal bank statement
4. Company bank statements for last 6 months
5. Tax Details for 2-Year ITR Statement

** Further documents may require during the mortgage process

Complete Business Solutions under one roof!



CROWN
CAPITAL CONSULTANCY

RAHA
AUDITING & ACCOUNTING

SMC

**FinLaw Legal
Advisors**
NAVIGATING LEGAL COMPLEXITIES WITH EASE

TRUST

Has U and US in it.

You can trusty US to give YOU more
than what we promise.



Thank you

