

JAMAICA MORTGAGE BANK



Developer's Application Booklet

PREFACE

The Jamaica Mortgage Bank (JMB) was established in 1971 with the mandate to finance safe and affordable housing so that all Jamaicans would have access to home ownership. The JMB seeks to mobilize financial resources for on-lending to private and public sector developers and financial institutions, developing an active secondary mortgage market and providing mortgage indemnity insurance.

With over forty years in the construction industry, JMB is able to add value to the entire process with its experience, knowledge and expertise in construction development management.

The JMB seeks to finance projects with an excellent probability of being sold before the completion of construction as demonstrated by an acceptable market survey pre-sale contracts and/or affordability analysis of the market. All applicants must submit Statutory Approvals, Construction Contract, Bill of Quantities prepared by a Quantity Surveyor who is a registered member of the Jamaican Institute of Quantity Surveyors (JIQS) or Royal Institute of Chartered Surveyors (RICS), as well as, proof of tangible security and repayment proposal for the loan.

In addition to the following, the enclosed checklist provides full details on the documents required for submission to the Bank.

SECTION 1

PROJECT INFORMATION

A. COMPANY INFORMATION

The development must be undertaken by a Corporate Body and be in good stead with the governing authorities. The following information, among others is required in a detailed Business Plan as well as details provided on application form).

1. Company : Name, Address, Purpose, TRN, Registered Office
2. Shareholders : Name, Address, Occupation, Residence, TRN, Shareholdings
3. Directors : Name, Address, Occupation, Residence, TRN
4. Audited Financial Statements : Balance Sheet, Income Statement, Cashflow Statement, Notes (3 years)
5. Certificate of Good Standing

B. PROJECT DESCRIPTION

1. Project : Name, location and description of development
2. Developer : Name, Address, Qualification, Track Record (Resume or CV)
: The JMB Application Forms are to be submitted which will incorporate the developer's track record, personnel, equipment and financial status.
: Developers should be registered with the Real Estate Board or provide proof that an application has been submitted to the Real Estate Board for registration.
: Provide good credit reference.
: Provide personal financial statement
3. Project Team : Resumes or CVs are to be submitted for the following members of the project team - Architect, Quantity Surveyor, Land Surveyor, Lawyer, Engineer, Project Manager
4. Location Plan, Surveyor's Identification Report and Boundary Survey Plans. Topographic

and Environmental Impact Assessment Reports are to be submitted, if deemed necessary.

5. Ownership of Land : There must be a clear title to the land which is to be developed with no encumbrances or defects to the Title that would cause difficulties in obtaining the Splinter Titles.
6. Site Layout Plan
7. Environmental Impact Assessment Report
8. Topographic and Boundary Survey Plans
9. Soils Investigation Report

C. MARKET DEMAND

The JMB will only fund housing projects where there is a good market for the units.

MARKET - The Bank must have satisfactory evidence that a **Market exists** for the lots and/or houses, which are to be developed. The target market must be clearly identified. This can be justified by a market survey acceptable to the Bank and/or pre-purchase contracts, and/or an affordability analysis of the target market indicating that the units have a high probability of being sold before the completion of construction. The Marketing Strategy must consider the developer's response to competitive schemes within the parish or region and those to start within one (1) year of the planned implementation of the development. Sufficient provisions for marketing must be made in the Project Budget. The mix of housing solutions, sizes, maximum selling price and selling price per Sq.Ft/Sq.M. are also required.

SELLING PRICES - *The JMB generally supports schemes at the lower to middle end of the market.*

- Funding for units being sold at a maximum of Fifteen Million (\$15,000,000) will benefit from a preferential rate of interest (Conditions Apply).

D. TECHNICAL INFORMATION

APPROVALS

The JMB will only approve projects that have met **all the required statutory approvals** as listed below:

The following is required:

1. Submission of a copy of the approved Architectural and Engineering Designs and working drawings.
2. Copies of the necessary approvals from all relevant Government Agencies:
 - a) Subdivision - Parish Council
 - b) Building Permit - Parish Council/Town Planning
 - c) Declaration under the Housing Act – Ministry of Housing, Environment & Water (if applicable)
 - d) Water Supply - National Water Commission/
Water Resource Authority
(NWC/WRA)
 - e) Sewage Disposal - National Water Commission/NEPA
 - f) Storm Water Drainage - NWA
 - g) Roadways - National Works Agencies
 - h) Construction Permit - NEPA
 - i) Land Use Capability - Land Utilization Commission (if applicable)
 - j) Fire Approval - Fire Department
 - k) Beach Control Act - Beach Control Authority (if applicable)
 - l) Electricity Supply - Jamaica Public Service

Other documents required:

1. A copy of the Bills of Quantities, Construction Estimate, Specifications and the Construction Contract.
2. A construction schedule and phasing plan. It is suggested that all large projects be developed in phases and a delivery schedule submitted. The phasing proposal will be reviewed by the JMB for acceptance.
3. Report on Tenders for construction work, if any.

- **Houses/Units**

All house design plans must be approved by the appropriate approval agencies.

- **Services Lots**

All infrastructure drawings must be approved by the relevant authorities.

The completed serviced lot is to be bushed, cleared of debris, boulders, large trees and be generally graded. Each lot owner is to be presented with a surveyor's ID report and the title is to be transferred soon after completion of the project.

All services such as water supply, sewage disposal system, roads and storm drains must be handed over to the respective statutory agencies and the certificates are to be presented to the JMB as part of the completion of schemes which include – street lighting, road signs and scheme signs.

F. NEW BUILDING SYSTEMS

For a new housing system, the proposal submitted should include a structural engineer's report on the new building system, its materials and design life. Empirical data and lab tests results should be supplied to the Jamaica Bureau of Standards for their review and approval of the building materials. Building approval from the relevant authorities and confirmation of insurability should be submitted. The JMB reserves the right to seek additional expert advice to guide its decision making.

Documents Required

- Structural Engineer's Report - Structural design verification and the estimated design life.
- The Bureau of Standard's Report- Material and engineering tests acceptability – fire rating, saturation test, destructive testing etc.
- Parish Council Approval - Building Approval
- Insurance Company's Report - Insurability and premium rates

G. COMMUNITY FACILITIES & PLANS

The JMB encourages projects that have been comprehensively planned with social amenities and operational plans to sustain and support family life. Community facilities should be developed on a rational basis with the necessary research of existing amenities in relation to the project investigated.

H. CONSTRUCTION IMPLEMENTATION

The JMB requires that all construction documentation be completed before the start of works and the clauses of the Construction Contract should be in keeping with the JMB's loan agreement. Furthermore, the construction contract should be assignable to the JMB in case of default by the developer. **A standard form of construction contract is preferred** such as JCC form of Contract. Defaults under the JCC Contract should be incorporated in the Construction Contract.

Insurance coverage is required for all construction projects -:

- **Construction All Risk**
- **Employer's Liability**
- **Public Liability**

All insurance policies shall remain in effect for the duration of the defects liability period.

I. CONSTRUCTION LOAN

The developer will be required to inject at least 20% of the total development cost.

The Bank will finance up to 100% of the Construction Cost (Infrastructure and House Construction cost) Construction finance shall only be for the construction work and will be paid on Quantity Surveyors Certificates. **No loan disbursement shall be made for categories such as land, design fees, legal fees, marketing cost, developer's overheads and profit.** Such payments should be made from the developer's contribution (Equity) to the project cost.

A non-refundable commitment fee of 1% of the loan amount plus GCT is charged and this is to be paid when the commitment letter is signed and returned to the Bank.

Documents Required

1. A Developer's Project Budget
2. The loan amount requested from the JMB must be clearly stated.
3. Developer's Equity Statement with proof:- The developer will be required to inject equity into the project before any drawdown of loan proceeds.
4. The Source of Funds Statement for the developer's equity injection.
5. Cash Flow Statement – Income and Expenditure. This is to relate to the construction schedule.

J. LOAN SECURITY/DEVELOPER'S EQUITY

The developer must inject equity in the project of not less than 20% of the Total Development cost.

▪ Security

The JMB requires that the total loan commitment be fully secured to its satisfaction. The instruments of security are normally a Mortgage over the project lands, Personal and Corporate Guarantees and any necessary Assignments, Debenture over the fixed and floating assets of the company, insurance for the works.

The project lands must be free and clear of any debt, encumbrances, or caveats.

The following is required:

1. Security for loan is normally provided by way of:
 - a) A first legal mortgage on the project lands, which is being developed.
 - b) Assignment of rights of any agreements relating to the development.
 - c) An executed loan agreement
 - d) First ranked debenture over the fixed and floating assets of the company;
 - e) Personal and Unlimited Guarantee of the Directors.
 - f) Contractors All Risk Insurance (Premiums must be paid up front for the implementation period plus 6 months and assigned to the JMB)
 - g) Bill of Sale on equipment

2. Applicable fees:

1% non-refundable commitment fee
1% administration fee plus GCT

All fees in relation to the stamping, and legal services are to be borne by the developer and should be paid from equity.

▪ Interest

The rate of interest may be varied by the Bank from time to time. **Interest shall be due and payable quarterly. A minimum quarterly payment equal to the interest accrued on the existing balances during the quarter shall be paid. If remain unpaid, interest will be compounded.**

- **Disbursement**

- a) All security documentation should be executed, stamped and registered.
- b) A mobilization payment might be made at the discretion of the JMB. If mobilization is to be granted, a sum not exceeding **15% of the loan** is payable. Such request must be prepared by the Quantity Surveyor outlining how the mobilization will be used. Mobilization will be recovered on the first four (4) certificates.
- c) Disbursement of loan funds shall be made on the presentation of a certificate prepared by a reputable Quantity Surveyor for work done, or for invoices with respect to goods purchased or to be purchased.
- d) Disbursement shall be made within **five (5) working days** of the presentation of a request to the Bank if all documents are acceptable to the Bank.

SECTION 2

PREFACE

The Jamaica Mortgage Bank (JMB) welcomes applications for construction financing from reputable real estate developers for the implementation of housing projects, to facilitate the development of affordable housing. Project proposals must conform with JMB's housing guidelines to be eligible for consideration. The project must be undertaken by a Corporate Body and the developer a registered member of the Real Estate Board, knowledgeable about the housing sector, have a good track record and the ability to fund at least **20 % of the total development cost**. In addition, the developer must submit a detailed business Plan and complete application form along with all statutory approvals. Include Personal Financial Statements and Bank Verification.

APPLICATION FORM

The undersigned company is applying for a loan from the JAMAICA MORTGAGE BANK (JMB) and agrees to abide by the Terms and Conditions set by the JMB.

1. COMPANY DETAILS

h) Company Name: _____

ii) Company Address: _____

iii) Trading Name: _____

iv) Company TRN: _____

v) Registered Office Address: _____

vi) Telephone Number: _____ Fax Number: _____

vii) E-mail Address: _____

viii) Has the Company/Directors/Shareholders:

a) Ever obtained a loan from JMB? Yes No

b) If yes, when and under what name? _____

c) Has the debt been repaid? Yes No

ix) Are there any pending litigation proceedings:

a) Against the company or any of its directors? Yes No

a) If yes, please outline the nature of the proceedings: _____

2. DIRECTORS' DETAILS

Director 1:

Name: _____

Current Address: _____

Previous Address: _____

Occupation: _____

Total shareholding (No. of units) _____ % of shareholding _____

Nationality: _____

Place of Birth: _____

TRN: _____

E-mail Address: _____

Proof of Valid Identification: Driver's Licence National ID or Passport

Director 2:

Name: _____

Current Address: _____

Previous Address: _____

Occupation _____

Total shareholding (No. of units) _____ % of shareholding _____

Nationality: _____

Place of Birth: _____

TRN : _____

E-mail Address: _____

Proof of Valid Identification: Driver's Licence National ID or Passport

N.B. - Attach details of any additional Directors in the format set out above

3. SHAREHOLDERS' DETAILS

Shareholder 1:

Name: _____

Current Address: _____

Previous Address: _____

Occupation: _____

Total shareholding (No. of units) _____ % of shareholding _____

Nationality: _____

Place of Birth: _____

TRN : _____

E-mail Address: _____

Proof of Valid Identification: [] Driver's Licence [] National ID or Passport

Shareholder 2:

Name: _____

Current Address: _____

Previous Address: _____

Occupation _____

Total shareholding (No. of units) _____ % of shareholding _____

Nationality: _____

Place of Birth: _____

TRN : _____

E-mail Address: _____

Proof of Valid Identification: [] Driver's Licence [] National ID or Passport

❖ **Attach details of any additional Shareholders in the format set out above**

N.B. - Principal Directors MUST complete attached Statement of Affairs

4. **BANKER'S DETAILS**

Company's existing bankers details

Name on Bank Account: _____

Type of Account: _____

Telephone number: _____

Contact person: _____

Name of Bank: _____

Address: _____

Relationship Manager: _____

ACCOUNTANT'S DETAILS

Name: _____

Address: _____

Telephone number _____

LEGAL ADVISOR'S DETAILS (*must produce GLC certificate*)

Name : _____

Address: _____

Telephone number: _____

1. THE DEVELOPMENT SUMMARY

Loan request _____ J\$(_____)

1. Name of Development: _____

2. Development location: _____

3. Have you obtained subdivision approval? Yes No

2. Has construction of the development commenced? Yes No

If yes, explain _____

3. Is the title free from charges/encumbrances? Yes No

If no, explain: _____

6. Acreage _____ Volume No. _____ Folio No. _____

7. Who is the owner of the land on which the units will be constructed?

8. If the land is not in the company's name, state relationship.

9. If the land is not owned by the applicant what steps are being taken to acquire same?

10. Is the development registered with the Real Estate Board? Yes No

11. The development:

(a) Average size of each lot: _____ Sq. Ft.

(b) Average size of each building _____ Sq. Ft.

(c) Proposed selling price (house & land): J\$ _____

(d) Proposed downpayment: % _____

DEVELOPMENT COST AND FINANCIAL PLAN

TOTAL PROJECT COST		\$	%
Financing	Equity (Owner's input)		
	JMB Loan		
	Deposits		
	Other Sources		

CUSTOMER'S DECLARATION

I/We confirm that the information given is true and complete and is given to assist the applicant in obtaining a loan. **I/We** authorise you to make any such credit investigations and other enquires (including bankers reference) in accordance with your normal procedures in connection with this application.

I/We authorise all trade references, banks and credit reporting agencies to disclose to any and all, information concerning the financial and credit history of my company and **myself/us**.

I/We understand that you will not disclose any such information outside of the Jamaica Mortgage Bank Group. The information may also be used for statistical analysis (for example, credit scoring).

I/We have read the general terms and conditions attached and agreed to all of these terms and conditions.

Declaration made on behalf of: _____

Authorized signature: _____ Authorized signature: _____

Printed name: _____ Printed name: _____

Title: _____ Title: _____

Date: _____ Date: _____

Company Seal or Stamp



DIRECTORS' STATEMENT OF AFFAIRS

SURNAME		GIVEN NAME		SECOND INITIAL		BIRTHDATE DD MM YY	
MARITAL STATUS		SPOUSE'S FULL NAME	NO. OF DEP	HOME PHONE NO.		BUSINESS PHONE NO.	
PRESENT ADDRESS						HOW LONG YRS. MOS.	
OWN RENT		MO. RENT/MTGE \$	PREVIOUS ADDRESS			HOW LONG YRS. MOS.	
PRESENT EMPLOYER				CASH FLOW ANALYSIS			
OCCUPATION/POSITION		HOW LONG YRS. MOS		PRESENT ANNUAL SALARY OR WAGES \$ _____			
PREVIOUS EMPLOYER		HOW LONG YRS. MOS		OTHER INCOME _____ \$ _____			
NAME OF SPOUSES EMPLOYER		HOW LONG YRS. MOS		SPOUSE'S ANNUAL SALARY OR WAGES \$ _____			
OCCUPATION POSITION				TOTAL ANNUAL INCOME (GROSS) \$ _____			
				TOTAL ANNUAL INCOME (NET AFTER TAX) \$ _____			
				LESS: REQUIRED FOR DEBT SERVICING \$ _____			
				SURPLUS CASHFLOW \$ _____			
NAME, ADDRESS & TEL. NO. OF LAND LORD/MORTGAGE HOLDER							
FINANCIAL STATEMENT AS AT _____, 20____, (000)							
ASSETS		AMOUNT		LIABILITIES		AMOUNT	
CASH, INVESTMENTS, OTHER LIQUID ASSETS, AUTO, REAL ESTATE, ETC.:				LOANS, MORTGAGES, CREDIT CARDS, A LL OTHER DEBTS AND TO WHOM OWING		MONTHLY PAYMENTS	
CSV LIFE INSURANCE FACE AMOUNT: PAYABLE TO:							
REAL ESTATE				MORTGAGES			
				MONTHLY RENT IF APPLICABLE			
				LEASE PAYMENTS (IF ANY)			
TOTAL				NET WORTH			
REAL ESTATE OWNED – LOCATION		REGISTERED OWNER	YEAR PURCHASED	PURCHASE PRICE		PRESENT VALUE	INSURED
CONTINGENT LIABILITIES TO BANK AND OTHERS (GUARANTEES, ENDORSEMETNS, LEGAL PROCEEDINGS, ETC) – DETAILS							
I CERTIFY THE ABOVE INFORMATION TO BE TRUE AND CORRECT. THE UNDERSIGNED CONSENTS TO THE OBTAINING OF SUCH INFORMATION BY THE JAMAICA MORTGAGE BANK FROM ANY CREDIT REPORTING AGENCY OR OTHER SOURCE AS THE JAMAICA MORTGAGE BANK MAY REQUIRE AT ANY TIME IN CONNECTION WITH THE LOAN HEREBY APPLIED FOR.							
DATE: _____				SIGNATURE: _____			
VERIFIED BY: _____ Accountant							

Declaration from Developer

AUTHORISATION FOR RELEASE OF CUSTOMER BANK INFORMATION

I/ we _____ hereby authorise
NAME OF APPLICANT

_____ to release to the Jamaica Mortgage Bank all information on
NAME OF BANK

the operations of all **my/our** accounts held with your Bank and **I/ we** indemnify you from any legal or any other adverse action which may be taken against you for the release of said information.

SIGNATURE OF APPLICANT

Witnessed by: _____
JUSTICE OF THE PEACE

Date: _____

Bank To Complete

Please attach your reference and return as soon as possible to:

**Jamaica Mortgage Bank
33 Tobago Avenue
Kingston 5**

FOR REFEREE BANK USE—VERIFICATION REQUEST RESPONSE

Our customer: _____ Account number(s): _____

Please place an 'X' in the boxes as appropriate:

- | | YES | NO |
|---|-----|-----|
| 1. We confirm that the following match those in our records: | | |
| ▪ Name | [] | [] |
| ▪ Address | [] | [] |
| ▪ Date of Birth | [] | [] |
| ▪ Sample signature | [] | [] |
| 2. The length of our relationship with this customer is _____ years. | | |
| 3. We are not able to provide a reference as requested by our customer. | | |
| 4. Our reference for this customer is attached. | [] | [] |

For and behalf of:

Signature: _____

Name: _____

Position: _____

Bank stamp and date:

NOTES

DOCUMENT CHECK LIST

Section A Project Information	Yes	No
1. Project name, location, development, mix & prices		
2. Proof of land ownership/possession by developer (copy of title)		
3. Completed application form		
4. Evidence of current Real Estate Board Registration Certificate		
5. Valid Tax Compliance Certificate		
6. List and Resume of members of the Project Management team		
7. Location Plan and Surveyor's Identification Report		
8. Site Layout Plan		
9. Topographic and Boundary Survey Plans		
10. Soils Investigation Report		
11. Environmental Impact Assessment Report		
12. Bank reference form and letter (Credit Reference)		
13. Personal reference form and letter (Personal Financial Statement)		
14. Copy of valid identification		
15. Resumes (CVs) for Project Team: Architect, Quantity Surveyor, Land Surveyor, Lawyer, Engineer, Project Manager, Developer		
Section B Market Demand		
1. Market Survey		
2. Target Market		
3. Market Plan		
4. Pre-purchase contracts		
5. Affordability Analysis		
Section C Selling Prices		
1. Developer's Budget and current selling price		
2. Analysis of selling price with or without JMB's funds		
3. The mix, size and selling price of housing solutions		
4. Purchasers' Affordability Profile of each solution proposed		
Section D Technical Information		
<ul style="list-style-type: none"> ▪ General Planning 		
1. Size, shape, form-lot houses		
2. Other completed schemes analysis		
<ul style="list-style-type: none"> ▪ The Site 		
1. Description		
2. Natural hazards and mitigation		
3. Zoning		
4. Special challenges		
<ul style="list-style-type: none"> ▪ Infrastructure 		
1. Layout philosophy		

2. Specifications <ul style="list-style-type: none"> ▪ Roads ▪ Sewage ▪ Soils ▪ Water ▪ Electricity ▪ Telephone 		
▪ The Solution (units/lots/shops)		
1. Philosophy		
2. Specifications <ul style="list-style-type: none"> ▪ House Form ▪ Building system ▪ Design Plans ▪ Floor Levels ▪ Expansion Plan ▪ Roof Warranty (3 years) 		
Section E Approvals		
1. Approved architectural and engineering designs		
2. Copies of approvals from all relevant Government Agencies, as is necessary		
Section F New Building System		
1. Structural Engineer's Report		
2. Bureau of Standard's Report		
3. Parish Council's Approval		
4. Insurance Company's Report		
Section G Community Facilities and Plans		
1. Recreation Plan		
2. Community Facilities		
3. Community Centre		
4. Site Plan of Scheme		
5. Landscaping Plan		
6. Transportation Plan		
7. Solid Waste Disposal Plan		
Section H Construction Implementation		
4. Bills of Quantities, Construction Estimate, Specifications and Construction Contract		
5. Construction schedule and phasing plan, delivery schedule		
6. Tender Report for Construction Work		
7. Pre-approved expansion studio plans		
Section I Construction Loan		
1. Development Budget		
2. Loan Request		
3. Developer's Equity Statement (JMB's loan 75% of development cost)		

4. Source of Funding Statement		
5. Cash Flow Statement – Income/Expenditure (last 3 years)		
6. Balance Sheet (last 3 years)		
7. Working Capital available		
8. Financial Exposure Limit		
9. Detailed list of Assets and Liabilities		
10. Directors' Statement of Affairs (signed by an accountant)		
11. Two personal references for each director (referee may be a Justice of the Peace, Minister of Religion, Attorney-at-Law, Banker)		
Section J Loan Security		
1. Unencumbered registered title		
2. Assignment of Land Sale, JV and other Agreements		
3. Bank Guarantee or Personal Guarantee		
4. Proposal for loan repayment		
5. Letter of commitment		
6. First Legal Mortgage		
7. First ranked Debenture over fixed and floating assets		
Section K Joint Venture		
1. Similar to general Project Proposal		
2. Proof of Land Ownership		
3. Developer's Equity		
4. Development Budget		
5. Source of Funds Statement		
6. Cash Flow		
<p><u>NOTE CAREFULLY:</u></p> <p>A preliminary submission can be made in order to get an indication of JMB's likely response.</p> <p>NO PROPOSAL WILL BE CONSIDERED COMPLETE UNTIL ALL ITEMS ON CHECKLIST ARE SUBMITTED.</p> <p>Final response time is eight (8) weeks; once all requirements have been met.</p>		
PRECONDITIONS FOR DISBURSEMENT		
1. Resolution by Board of Developer		
2. Proof of Equity and Cash		
3. Proof of Current Land Taxes Payment		
4. All relevant statutory approvals Approved Drawings: <ul style="list-style-type: none"> ▪ Water Supply – NWC 		

<ul style="list-style-type: none"> ▪ Sewage Disposal – ECD, NWC ▪ Subdivision – H/A or PC ▪ Roads and Storm water – NWA ▪ Electricity – JPS Co ▪ Environment – NEPA 		
5. Signed Loan Agreement		
6. Signed Standard Construction Contract		
7. Performance Bond		
8. Mobilization Guarantee		
9. Insurance – CAR, EL, PL		
10. Materials Invoices for Mobilization Guarantee		
11. Execution of the Securities Documentation and Stamping of the Security Documents		
12. Copy of the Agreement of Sale to the Purchase agreeable to the JMB		
13. Current Tax Compliance Certificate		
DOCUMENTS REQUIRED AT PRACTICAL COMPLETION		
1. Practical Completion Certification of the Works		
2. Community Facilities <ul style="list-style-type: none"> ▪ Site Plan ▪ Landscaping Plan ▪ Maintenance Manual 		
3. As Built Drawings		
4. Registered Title per lot		
5. Surveyor's ID		
6. Takeover Certificate from utilities and statutory agencies – water, electricity, sewage, storm water, roads		
7. Numbered lots		
8. Pegged lots		
9. Graded and cleared lots		
10. Street signs		
11. Street lights		



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