

## List of documents

Documents refer to both you and co-borrowers

- identification card
- draft card (if you are a male and under 28 years old)
- bank statements from your personal accounts for last 3 months
- credit cards statements
- document proving: prenuptial agreement, legal separation, divorce (if applicable)

Documents confirming your credit ability

### ■ If you work abroad

- Employment agreement
- Monthly calculation of salary for the last 6 months (payment slip)
- Bank account history for last 3 months
- Credit card statement (if applicable)
- Credit Report (Experian, Schuffa)
- Income statement

Documents regarding the property

### ■ documents required if the property will be bought from the developer/housing cooperative:

- agreement binding the developer to build the property or preliminary agreement of sale of the property

### ■ documents required if the construction is run directly by the customer

- copy from mortgage register of the land where the investment is run, or other document proving the ownership of this property (if a mortgage register is not established)
- final construction permit and a construction book of records
- copy from land register
- specification of all works and prices together with a construction schedule – filled in on bank's form

### ■ documents required if the property will be bought on second-hand market or in case a piece of land will be purchased

- preliminary sale agreement of the property/land
- copy from mortgage register or document proving the seller's ownership of the property (if a mortgage register is not established)

### ■ documents required for a loan that will finance another loan taken in other bank

- copy from mortgage register
- document proving the customer's ownership of the property (if a mortgage register is not established)
- agreements for loans that will be financed

Other documents will be compiled for you by the consultant.