

Required documents for real estate financing (mortgage)

Documents concerning the real estate

- Current extract from land register (if purchase contract is older than one year)
 - Evidence of building insurance
 - Situation plan (with indication of the plot number)
 - Copy of ground plan and building plan
 - Current photo(s)
 - Size in cubic metres (if it is a flat: usable floor space)
 - Details of renovations done
 - Building description
 - New acquisition: Purchase contract
 - Current third party evaluation (if available)*
 - Rented house / multi-family house: list of current tenants and rent incomes (net), m2 per apartment
- * some of the documents mentioned above (e.g. photo) may be already part of the this evaluation

Additionally for flat property:

- Regulations for flat property
- Establishment of flat property

Additionally for real estate with planning regulations:

- Planning agreement
- Current planning interest payments

Additionally for building loans:

- Copy of building permit
- Quotation / cost estimate
- Copy of general contractor's agreement / purchase agreement land

Documents concerning the borrower

- Copy of salary statement / yearly income
- Details of additional liabilities (loans, maintenance payments, etc.)