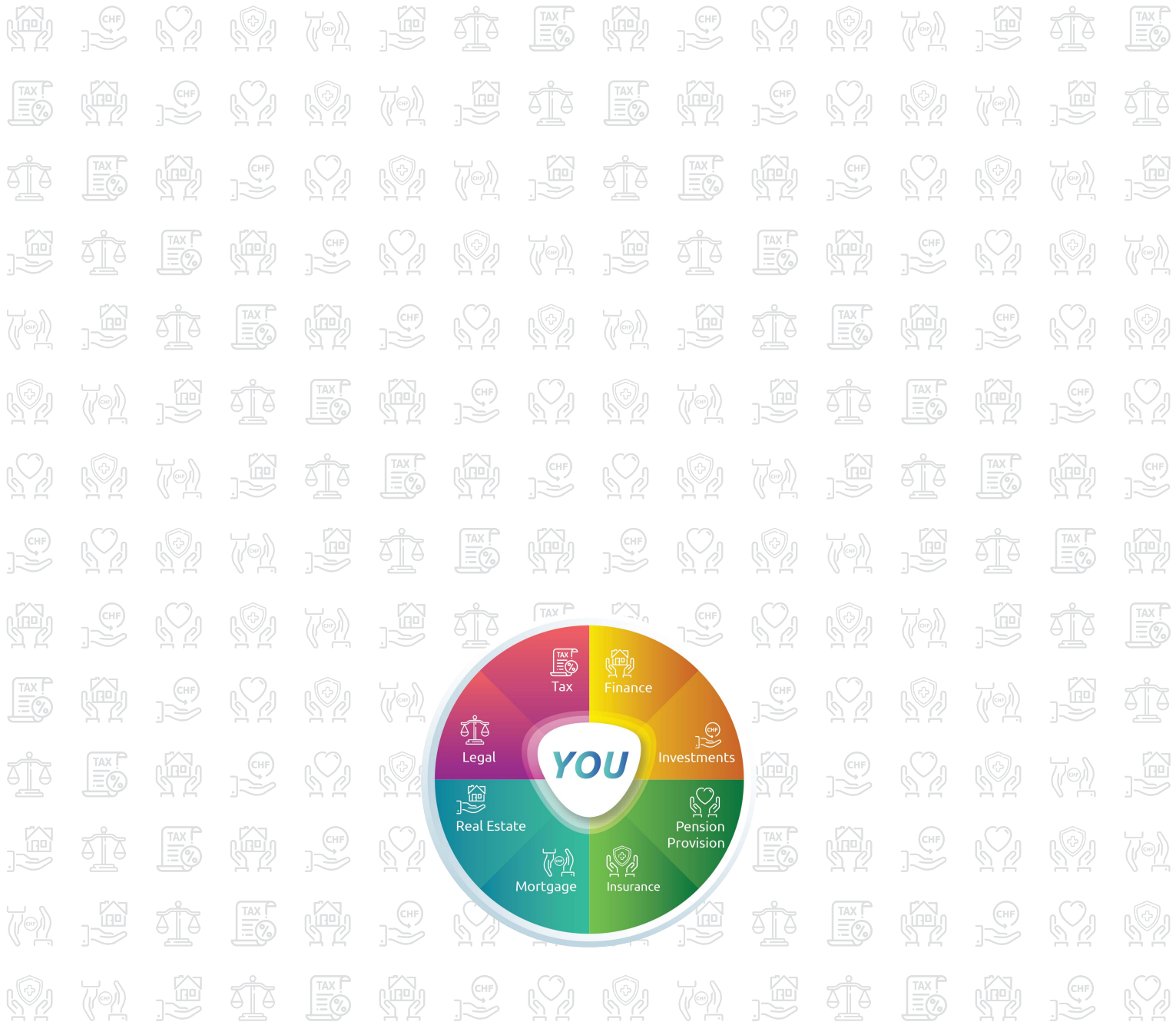




MORTGAGE

CHECKLIST OF DOCUMENTS FOR THE CONSULTATION



The page features a large grid of 150 small, light-blue icons. Each icon represents a different financial or legal concept, such as a house, a hand holding a heart, a scale of justice, a document with a percentage, or a person. In the center of the page, there is a circular diagram with the word "YOU" in the middle. The circle is divided into seven colored segments, each with an icon and a label: Tax (purple), Finance (orange), Investments (yellow), Pension Provision (green), Insurance (light green), Mortgage (teal), and Real Estate (blue). The grid of icons is arranged in a pattern that surrounds the central diagram, with some icons appearing to be part of the diagram's background.

<p>Documents Borrower</p> <p>Personal identification Pass, identity card, driver's license, residence permit</p> <p>Proof of income Current salary statement (incl. proof of bonus payments for the last 3 years) in the case of salaried employment</p> <p>Balance sheet and income statement (incl. audit report) for the last 3 years in the case of self-employment</p> <p>Statement of assets Tax return (incl. list of securities) or separate statement of assets</p> <p>Pension assets (pension fund statement, vested benefits accounts, 3rd pillar assets, life insurance/death risk policies)</p> <p>Further information Compilation of expenses for fixed financial obligations (e.g. costs of main and/or second home, leasing, alimony, etc.)</p> <p>Current debt enforcement information (not older than 3 months)</p>	<p>Source of supply</p> <p>Borrower</p> <p>Borrower, employer or tax office</p> <p>Borrower, trustee</p>
<p>Property documents</p> <p>All properties Land register extract (not older than 6 months) or purchase contract (if available)</p> <p>Sales documentation</p> <p>Building/floor plans incl. net living space, building description</p> <p>Current building insurance policy (incl. cubic capacity in m3)</p> <p>Situation/cadastral/zoning plan</p> <p>Market value estimate (if available)</p> <p>Year of construction, overview and year of renovations/conversions carried out (incl. costs)</p> <p>Building lease agreement (if property is subject to building lease)</p> <p>Current photos</p>	<p>Borrower, tax office, banks</p> <p>Borrower, pension fund, pension foundation, insurance company</p> <p>Borrower</p> <p>Borrower</p> <p>Land registry, notary</p> <p>Borrower</p> <p>Seller, architect / general contractor</p> <p>Seller, building insurance</p> <p>Seller, architect / general contractor, surveyor</p> <p>Seller, architect, appraiser</p> <p>Vendor</p> <p>Seller, architect / general contractor, notary</p> <p>Borrower</p>
<p>Additionally for condominiums (STWE) Regulations of the condominium owners' association</p> <p>Usage and management regulations</p> <p>Service charge statement for the last 3 years / status of renewal fund</p>	<p>Vendor</p> <p>Vendor</p> <p>Vendor</p>
<p>Additionally for investment property Tenant list or copies of rental agreements for rented properties</p> <p>Rentable area (net living space, main usable area SIA 416)</p>	<p>Landlord</p> <p>Landlord</p>
<p>Discount code:</p>	

