

Checklist for my financing request

General documents

(As an **employed** applicant + spouse, if no separation of property was agreed on in the marriage contract)

What I need	To find/get it from	Got it
Copy of ID (Front & back)	Personal documents	<input type="checkbox"/>
Last income tax return including notification (If not yet available from last year, additional income tax certificate)	Personal documents	<input type="checkbox"/>
Payroll from the last three months	Personal documents/ employer	<input type="checkbox"/>
Payroll from December of the previous year	Personal documents/ employer	<input type="checkbox"/>
Last three months bank statements of the account your salary is paid into	Personal documents/ bank	<input type="checkbox"/>
Pension information + Private pension plan, if applicable	Personal documents/ pension fund/ insurance	<input type="checkbox"/>

Checklist for my financing request

General documents

(As a **self-employed** applicant + spouse, if no separation of property was agreed on in the marriage contract)

What I need	To find/get it from	Got it
Copy of ID (Front & back)	Personal documents	<input type="checkbox"/>
Balance sheet or income-surplus-account (EUR)	Tax consultant	<input type="checkbox"/>
Current business evaluation (BWA in German)	Tax consultant	<input type="checkbox"/>
Business evaluation (BWA) from December of the previous year	Tax consultant	<input type="checkbox"/>
Last two income tax returns, including notification (If not available from last year, from the previous year)	Personal documents	<input type="checkbox"/>
Last three months bank statements of the account your salary is paid into	Personal documents /bank	<input type="checkbox"/>
Last three financial statements (Balance sheet & P&L)	Tax consultant	<input type="checkbox"/>

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Equity & Liabilities

What I need	To find/get it from	Got it
Account statements (Daily allowance, fixed deposit, savings, checking account)	Bank	<input type="checkbox"/>
Home loan and savings account statement (If available and to be introduced as equity)	Bank	<input type="checkbox"/>
Proof of insurance assets (Last status notification with surrender values, plus pension entitlements)	Personal documents / insurance	<input type="checkbox"/>

Other real estate assets & liabilities

What I need	To find/get it from	Got it
List of real estate assets	Personal documents	<input type="checkbox"/>
Land register extracts of the properties (For proof of ownership, not older than three months)	Notary (should be sent when transferring ownership)	<input type="checkbox"/>
Loan agreements (First two pages are sufficient) including last annual account statements (if available)	Personal documents/ financing bank	<input type="checkbox"/>
Rental agreements (If rented)	Personal documents	<input type="checkbox"/>
Proof of last rental receipts	Own account statement (A screenshot is sufficient)	<input type="checkbox"/>

Checklist for my financing request

Documents on the property

What I need

Land map/official site plan

Floor plan

(With dimensions or m² information)

Calculation of living space

Property photos

(inside & outside)

Declaration of division

(Including all supplements)

Rental contract

(If rented)

Current extract from the land register

(Not older than three months)

Draft sales contract

To find/get it from

Real estate agent/seller

(You can also get it online in some cities)

Real estate agent/seller

Real estate agent/seller

Real estate agent/seller/Urbyo

Real estate agent/seller

Real estate agent/seller

Real estate agent/seller or notary, who draws up the sales contract

Notary

Got it