1. **Personal information**

**Borrower 1**

**Borrower 2** (jointly liable co-debtor)!

divorced

widower/widow

divorced

widower/widow

registered partnership

registered partnership

Matrimonial regime

No. of dependent children/Year of birth

Name of spouse/registered partner

Profession/Occupation Training

Employer's name/address

In the company since

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Last name, first name |  |  |  |  |  |  |  | | |
|  |  |  |  |  |  |  |  |  |  |
| Street/No. |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| NPA/Locality |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Telephone/Mobile phone |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Email |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Date of birth |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Nationality |  |  |  |  |  |  |  |  |  |
| Residence  Permit Civil status |  | C  married | B | single | A |  | C  married | B | A  single |

1. **Financial position**

**Borrower 1**

**Borrower 2** (jointly liable co-debtor)!

Fixed annual income

Variable annual gross income (average for last 3 years)

Other regular annual income (rent, maintenance allowance)

Does regular income come from an independent activity?

No

Yes (attach balance sheet and P&L account for the last 3 years)

No

Yes (attach balance sheet and P&L account for the last 3 years)

Do you have extraordinary obligations? (other credits, leasing, maintenance allowance)

No

Yes (attach supporting documents with amounts and conditions)

No

Yes (attach supporting documents with amounts and conditions)

Have you had any proceedings in the last 3 years?

No

Yes (attach the necessary documents/explanations)

No

Yes (attach the necessary documents/explanations)

**3. Existing relationships**

Are you already a customer?

Yes

Customer No.

No

I would like to become a customer

What are the needs in terms of insurance coverage?

**4. Object Data**

**Villa**

(main residence)

individual

row house in the middle

twin

corner row house

**PPE Apartment**

(main residence)

upstairs

attic

duplex

other

**Residential building**

Street/NPA No./Locality

Number of habitable rooms

Year of construction:

Number of bathrooms (with bath/shower)

Total area (except apartment)

Plot area (except apartment)

Net living area

Number of garage parking spots Integrated in the building separate building Number of outdoor parking spots

Surface right

No

Yes, expiry of the right

**For Building only:**

Total annual rental income, without charges

If commercial portion in residential property

**5. Loan data**

Purpose of the loan

Purchase of existing property

Resumption of mortgage with:

Terminated

No

Yes, with

Work

Construction credit consolidation with

Other reasons:

**Total amount of the desired loan** (identical to the desired loan amount in section 6):

Expected date of payment of funds:

**6. Data for financing**

***At the time of a construction credit purchase or consolidation When taking over an existing mortgage***

Purchase price (without purchase costs \*) and/or construction cost

Object value below corresponds to

Potential capital gains

Estimate (bank/expert) Construction cost

Purchase price

**Total investment** Other

Own funds

Year of estimate

Cash

Early withdrawal 2nd pillar

**Value of the object**

Early withdrawal 3rd pillar

Third party loan (Interest p.a.

Others

**Total own funds**

**Desired loan amount**

**Desired loan amount**

\*purchase costs: notary, Land Registry, etc. are not financed and must be paid from own funds

**7. Additional guarantees - Depreciation**

The following existing or future guarantees may be submitted as loan pledge:

Policy no. Welfare Institute Type (3rd pillar/2nd pillar Annual bonus

Surrender value Amortisation

**8. Comments**

I/We, the undersigned, confirm the accuracy of the information and the authenticity of the documents provided.

Place/date

Place/date

Signature of borrower 1

Signature of borrower 2/ spouse of borrower 1

The correspondent or broker/consultant declares that he/she has met the various stakeholders (borrower(s) and beneficial owner(s), that he/she has taken all the necessary information with the vigilance required by the circumstances, in accordance with the legal provisions and made photocopies of identity documents based on the original documents. He/She confirms the accuracy

of the information, as well as the authenticity of the signatures.

The broker:

Company:

Last name and first name:

Date:

Signature:

**9. Documents to be submitted**

For the borrower(s)

Copy of the front and back of the identity card or signed passport

Front and back copy of residence/establishment permit for foreigners Certificate of salary/AVS and LPP certificate (retired)

Last salary slips (last 3 months)

Last tax return (last year)

Current extract from the Prosecution Office (not more than 3 months old) If independent:

Balance sheets and income statements for the last 3 years, report of the supervisory body (if S.A.) Extract of the Trade Register (if registered)

For existing object

Current excerpt of the land register (with indication of real estate pledges) Excerpt from the land registry plan

Current indoor/outdoor photos of the object

Building fire insurance policy with year of construction and cubing Construction plans at scale 1:50 or 1,100 (surface, cross-sections, facades) Construction description (if available)

Surface right contract (for buildings encumbered by a surface right)

ADDITIONAL DOCUMENTS

In case of purchase

Copy of the purchase deed or draft Sales documentation

In case of consolidation of construction credit

General contractor/architect contract - quote, signed financial plan Signed contract for the grant of construction loan (bank)

In case of resumption of lending

Last loan maturity notice Estimate report (if available)

In case of work

Quote and description of the work

For apartments owned by floor (PPE)

Regulations for the use of PPE and division of premises

Current excerpt from the land register (with indication of property pledges) plot PPE + base plot

For rental and commercial properties

Rental statements for the last 3 years detailed and signed with a copy of leases Management accounts for the last 2 years

For leased objects, lease signed

Other documents

Proof of pension assets 3a (in case of early withdrawal or pledging as security)

Signed certificate from the pension fund for free passage and pension benefits (if early withdrawal or pledging as security) Proof of extraordinary obligations (other credits, leasing, maintenance allowance)