

Privately Occupied Residential Property

Checklist of Required Documents for a Financing Request

Mandatory Documents

To initiate a preliminary request, the documents listed on this page **must** be submitted without exception. The following page lists documents that can be submitted later. If you already have those, you may submit them now.

Personal Documents

	HYPOTEQ Form "Authorization for a Financing Request"
	Passport, ID card, residence permit

Proof of Income

	For employees: Most recent salary statement (incl. proof of bonus payments for the past 3 years)
	For self-employed: Balance sheet and income statement (incl. audit report) for the past 3 years

Proof of Assets

	Breakdown and proof of own funds
	Latest tax return (incl. debts, securities, property listings)
	Pension assets (current pension fund statement and surrender values from Pillar 3)

Documents Related to the Property

	Sales documentation (incl. interior and exterior photos)
	Construction/floor plans incl. net living space, ceiling height, roof type, floor coverings, construction description
	Current land registry extract (no older than 6 months)
	Current building insurance policy (incl. building volume in m ³)
	Current mortgage contract (if refinancing a mortgage)
	For condominiums: Founding document with value quota allocation

Additional Documents (Can be Submitted Later)

It's important to note that while the following documents are not required for an initial quote, submitting them with the mandatory documents will significantly speed up and streamline the overall process.

Diverse Documents

	Inheritance/gift/loan agreement (if available)
	Debt collection register extract

Documents related to the Property

	Reservation payment, purchase contract or draft
	Building rights agreement (if the property is built on leased land)
	For condominiums: Usage and management regulations of the condominium association
	For condominiums: Information about the renovation fund

Additional for Renovations, Conversions or new Constructions

	Project plan, construction description, and list of contractors (incl. cost estimate and building volume)
	Building permit