

Documents required for obtaining of the mortgage loan:

- ID (and its copy) of the Borrower (Co-borrower);
- Marriage / Divorce certificate and its copy;
- IDs(and their copies) of adult members of family living together with the Borrower (Co-borrower);
- IDs/Birth certificates (and their copies) of the under-age members of the Borrower's (Co-borrower's) family;
- Labor contract or copy of the employment history of the Borrower (Co-borrower) certified by employer;
- Documents confirming income of the Borrower (Co-borrower) - reference from permanent/ additional place of employment (if any);
- Certificate of assessment of the mortgaged property.

If the Borrower is an entrepreneur, the following documents must be submitted additionally:

- Copy of Certificate of tax registration;
- Declaration of profit tax or simplified taxation approved in the Tax Inspection.

Documents required for the mortgage loan execution:

- Document confirming right of ownership for the pledged property (Extract from the State Register and if required - technical passport);
- Reference about the persons registered at the acquired apartment;
- Copy of written letter of consent for the pledge of property and its sale following extrajudicial procedure submitted to the notarial office by the spouse and other registered adult persons. If the owner of the mortgaged property is under age, copy of consent of the authorized on his/her behalf custodianship and guardianship bodies is required.

Documents for submission after the registration of mortgage:

- Original of the mortgage (mixed) agreement and mortgage security, as well as documents confirming their state registration;
- Insurance policies of mortgaged property, life and working ability of the Borrower, as well as documents confirming payment of insurance premiums;
- Copy of the purchase-sale agreement;
- Copy of the document certifying identity of the seller of premises (for physical persons).

Note: Submitted copies of the documents must be certified with the notary.