

Investment 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.

	HYPOTEQ Form "Authorisation for information"
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For private customers	For corporate customers
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Personal Information

	Passport, identity card
	Residence permit

Proof of Income & Proof of Assets

	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
	Breakdown and proof of own funds
	Latest tax return (incl. debts, securities, property listings)

Company Information

	Commercial register excerpt (current)
	Passport or identity card of the person authorised to sign

Financial evidence of the company

	Annual financial statements (balance sheets and income statements for the last 3 years)
	Current interim balance sheet (if available)
	Most recent tax return (incl. list of debts, securities and property)

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 list of tenants incl. list of rents
	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