Raiffeisen BANK
Banka inspirovaná klienty

ATTACHMENTS TO MORTGAGE LOAN APPLICATION

A) Documents related to loan security

Real estate collateral - valuation provided by an appraiser

☐	**Property valuation** prepared in accordance with the Bank's requirements, not older than 12 months, including copies of: ▪ **Excerpt from the Land Register** reflecting the current reality (if the property is an apartment, the excerpt(s) must cover the apartment unit and the land). ▪ **Cadastral map image** conforming to the excerpt from the Land Register.	Original or electronically
☐	**Statement of the husband/wife of property owner (Raiffeisenbank's form).**	Original

Real estate collateral - valuation provided by the bank (for apartments only)

☐	**Pledger's statement** concerning the condition of the apartment (bank's form)	Original
☐	**Excerpt from the Land Register** (ownership deed); if the share in land is registered under a different ownership deed (LV), attach the land deed as well.	Original or electronically
☐	**Acquisition title** – this must be the most recent and valid acquisition title, based on which the property is registered in the Land Register. (Acquisition title stands for a document that resulted in acquisition of the property - most often a purchase contract or donation agreement).	Copy
☐	**Proof of floor area – area is usually stated in the acquisition title; if so, no other document is required. If the acquisition title does not stipulate the area, the proof of floor area may be a service bill regarding the apartment, where the particular parts of the apartment and their floor areas are listed, or an owner's declaration specifying the apartment units.** *(Note: for online valuations, apartments with floor area between **30 m² and 120 m²** with up to 5 (bed)rooms + kitchen/kitchenette are acceptable (max. 5+kk or 5+1 layout).*	Copy
☐	**Photographs of the outside of the apartment building - front, side and back view of the apartment building, i.e. at least 3 photographs.**	Original
☐	**Photograph of the outside of the apartment building,** showing the house number, i.e. **1 photograph.**	Original
☐	**Photographs of the interior of common premises of the apartment building** – building entrance, stairwell, corridors, elevator (if any), i.e. **3 – 4 photographs.**	Original
☐	**Photographs of the apartment's interior –** apartment entrance (hall), kitchen, bathroom, all rooms, balcony/loggia (if any), view from the apartment – photographs of all listed rooms and all views, **i.e. according to the number of rooms.**	Original

B) Documents required for particular loan purposes

Purchase of property

☐	**Draft** (signed or not) **of the purchase contract** or agreement on future purchase contract.	Copy
☐	**Acquisition title certified by the Cadastral Office** (proof of acquisition of the property, such as purchase contract, donation agreement, etc.), proving realized entry into the Land Register in the case of refinancing of funds.	Copy

Construction or reconstruction of property

☐	**Contract for work** – only if it concerns assembly of a prefabricated family house.	Copy

Settlement of property

☐	**Contract** or **agreement** signed by all parties, notarial deed, etc.	Original

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Loan refinancing

☐	Refinancing of a loan/credit taken with the Bank, building savings company or leasing company: ▪ **Loan agreement** (including any amendments) concerning the loan to be repaid using the mortgage loan. ▪ Consent of the creditor (bank, building savings company, etc.) to early repayment. ▪ Statement of the currently outstanding principal amount and number of account to make the payment.	Copy
☐	Refinancing of a third-party loan: ▪ Loan/credit agreement bearing officially certified or acknowledged signatures of the contracting parties. ▪ Account statement showing the provided loan.	Copy

C) Documents related to income

Income from employment in the Czech Republic

☐	**Confirmation of income from employment** – from all employers, not older than 60 days (on Raiffeisenbank's form).	Original
☐	**Statement of the applicant's current account** showing 3 most recent payments of income from the employer. If the applicant receives salary from a company (co-)owned by the applicant or his/her relative, 6 payments must be identified.	Original
☐	**Statement regarding the employer and amount of income** (on Raiffeisenbank's form).	Original

Income from employment abroad

☐	**Confirmation of income from employment** – from all employers, not older than 60 days (Raiffeisenbank's form), or employer's confirmation specifying at least the amount of income and term of employment of the applicant.	Original
☐	**Current account statements** showing pay for the last 6 months (Czech nationals). **Statements of a current account** held with a Czech bank, showing pay for the last 6 months (foreign nationals not married to a Czech national).	Original
Note: The bank may require an official translation of the submitted documents.		

Income from business pursuant to Sec. 7

☐	**Tax return concerning income of natural persons** with complete Schedules for the most recent tax period, certified on the front page by the tax authority (original stamp of the tax administrator) or accompanied by a proof of paid tax. *Note: If you apply for a non-purpose loan, a certificate of no debts to the tax authority, not older than 30 days, will be required for loan drawdown.*	Copy
☐	**Statement of the amount of actual expenses** (on Raiffeisenbank's form), if expenses are claimed on a flat rate basis..	Original

Income from lease pursuant to Sec. 9

☐	**Tax return concerning income of natural persons** with complete Schedules for the most recent tax period, certified on the front page by the tax authority (original stamp of the tax administrator) or accompanied by a proof of paid tax.	Copy
☐	**Lease agreements**	Copy
☐	**Ownership deed** concerning the property that is the source of your income from lease.	Copy
☐	**Current account** statements showing payments of rent for the last 3 months.	Copy
☐	If you apply for a non-purpose loan, a certificate of no debts to the tax authority, not older than 30 days, is required for loan drawdown.	Copy

Contributions, allowances, other income

☐	**Proofs of assessment of other income** (service contributions, housing allowances for soldiers, parental contribution, disability pensions, alimonies – accompany the judgment with at least 3 current account statements or 3 coupons of postal money orders showing realized payments for the last three months, retirement pensions, permanent compensations for lost earnings due to injury, allowances for incapacity to work, child pensions, foster parent remunerations).	Copy

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D) Proofs of identity

Czech nationals

☐	ID card – valid document showing the current marital status (if the status is not stated on the ID card or is out-dated, please also submit an excerpt from the register of citizens)

Foreign nationals

☐	Passport; for EU citizens, passport may be substituted by an EU citizen ID card, for citizens of Slovakia, a Slovak ID card may be presented)
☐	Czech residence permit (type of permit depending on the applicant's situation)

Note: (or also other documents as requested by the Bank).

Please note that:

1. Where a COPY is required, the ORIGINAL must be presented for inspection.
2. Married applicants must always apply jointly for the loan, unless their joint property of spouses (SJM) is cancelled or limited. In such case, the fact must be established by presenting the Court resolution on the settlement of SJM or Agreement on limited SJM drafted in the form of a notarial deed.