

# Basis for discussions

## Your checklist

We're happy to help you clarify all aspects of your home purchase and mortgage financing in a personal discussion. If you don't have available all of the information indicated below, just bring along as many of the items on the list as possible.

### Personal details

- Identification papers (identity card, passport, driver's license)
- Income and wealth situation
  - current salary statement
  - last tax return
- Pension fund statement (if withdrawing funds early or pledging them)

### For all properties

- Site plan/cadastral survey
- Current land registry extract and/or certified purchase agreement
- Building plans/description/ground plans
- Building insurance policy/certificate
- Building volume or details of enclosed space (m<sup>3</sup>)
- Year constructed and list of major renovations/additions
- Details of adjoining buildings, parking spaces, etc.
- Photos of property (inside, outside)

### In addition: For condominiums

- Net and gross living space
- Condominium management regulations

### In addition: For extensions/renovations

- Extension/renovation plans
- Cost estimate (if possible with list of construction service providers)
- Building permit/building insurance policy

### In addition: For new home constructions

- Sales documentation
- Cost estimate (if possible with list of construction service providers)
- Building permit/building insurance policy
- Contract with general building contractor

### In addition: For building rights

- Contract for use of the land