

Checklist

Financing investment properties

Documents and information needed for credit check:

Purchase

- Signed purchase agreement, preceded by draft of purchase agreement
- List of planned renovations (what, how much, to maintain/increase value)

New building

- Building permit
- Detailed estimate of costs in line with construction cost budget and/or list of tradesmen
- General contractor agreement

Transfer from other bank, insurer, pension fund

- Copy of last interest statement/existing mortgage contract
- Property accounts

General

- Current extract from Land Register (master and apartment plots, land and BR plots)
- Site map, floor plans including net living areas
- Fit-out standard/building specifications
- Year of construction and condition: list of renovations carried out (what, when, how much)
- Land: square meters
- Building insurance policy or excerpt, including cubage
- Details of current tenants (number of rooms, net living areas/rents, ancillary costs, gross rent)
- Photos of property (interior, exterior)
- Current tax return (taxable income/assets)

Special provision (depending on pledge and business case)

- Building rights agreement
- Additional security: copy of insurance policy

Additional documents required