

**List of documents submitted for consideration of an application for Home Refinance\***

1	Identity card / Passport / Residence permit (copy verified with original or NC copy); Provided by: - Client; - Co-borrower; - Pledger;
2	Marriage certificate \ divorce (copy, verified with the original); Provided by: - Client; - Co-borrower; - Pledger;
3	Birth certificate / identity card of children (copy verified with the original); Provided by: - Client; - Co-borrower;
4	Certificate of employment indicating the position and length of service (original); Provided by: - Client; - Co-borrower;
5	Certificate of income from the employer for the last 6 (six)* months (original); Provided by: - Client; - Co-borrower; * If the experience at the current place of work is less than 6 (six) months, a certificate must be provided for the period of current employment.
6	Extract from the pension fund for the last 12 (twelve) months (original); Provided by: - Client; - Co-borrower;
7	Certificate of no Criminal record: Provided by: - Client; - Co-borrower.
8	Title documents on the property acquired and / or provided as collateral (copies);
9	Technical and identification documents for real estate acquired and / or provided as collateral (copies);
10	Notice of state registration of ownership of the property by the owner (applicable if the registration of ownership was made in electronic format)
11	Certificate of registered rights (encumbrances) on real estate and its technical characteristics (original);
12	Pledge real estate appraisal report
13	Agreements concluded with the Primary Lender - Loan Agreement, Pledge Agreement (copies verified from the original);
14	Primary Lender Certificate, confirming the balance of the debt and storage of the originals of the Title and Technical Documents in the bank (original);
15	<b>The Client / Co-borrower who is an Individual Entrepreneur provides the following documents:</b> • a copy of the certificate of state registration of the Individual entrepreneur;

	<ul style="list-style-type: none"> <li>• a copy of the simplified declaration for small businesses over the past 2 (two) years;</li> <li>• certificate of no debt to the budget and printouts from personal accounts;</li> <li>• bank statement for the last 12 (twelve) months;</li> <li>• copies of contracts for the provision of services, contract, lease, etc., confirming the receipt of funds from business activities.</li> </ul>
16	<p><b>The Client receiving additional income from the rental of real estate provides the following documents:</b></p> <ul style="list-style-type: none"> <li>• bank statement for the last 12 (twelve) months);</li> <li>• a copy of the contract (s) of rental property;</li> <li>• Title documents for rental properties.</li> </ul>

\* The bank is entitled to require additional documents.