

LIST OF DOCUMENTS REQUIRED FOR THE ASSESSMENT OF A MORTGAGE LOAN

(the Česká spořitelna's employee - "the Bank" will indicate the documents required – according to the terms of the particular transaction)

A. Proof of income – individual with income from employment (all co-applicants)

The client shall present the documents	With application	Before loan drawdown
Original of the proof of the applicants' average net monthly income or original of the contract of employment (a copy for the Bank), if all income is transferred in an account with ČS; if it is not – also 12 most recent salary slips		
In case of concurrent incomes, tax return for the last year, incl. attached schedules – a photocopy confirmed by the stamp of the Tax Office and proof of tax payment – <i>original document (a copy for the Bank) (only in the case of an insufficient income from employment)</i>		

B. Proof of income – self-employed individual/employer and applicant are within an economically related group of persons

Description and basic characteristic of business activity (history, individual activities and their share in revenues, number of employees, market share, etc.)		
Tax returns for the last two tax periods, incl. schedules, a copy confirmed by a stamp of the Tax Office (<i>a copy for the Bank</i>)		
Documents on tax payment - <i>original document (a copy for the Bank)</i>		
Statutory declaration on the state of the client's liabilities towards the Tax Office, Social Security Administration and health insurance company		
Information on current credit or other installment exposure (type, maturity, installment amounts, security)		

C. Other

Proof of identity - <i>original document (a copy for the Bank)</i>		
Contract on reduction/extension of community property of spouses (SJM) executed in the form of a notarial deed or court decision		

D. Documents required for a Mortgage loan without proof of income

Statutory declaration on sources of funds for loan repayment and applicant's assets -		
Other documents confirming applicant's financial sources or assets		

Documents in respect of the pledged real estate

Property appraisal – the client will obtain a Contact Sheet from the Bank		
Property acquisition title - <i>original document (a copy for the Bank) – not required in the case of developer projects or where the acquisition occurred based on decision of government bodies</i>		
Insurance policy covering the real estate property against natural hazards – deadline for submission is individual based on the nature of the transaction – we offer arranging a new insurance policy with the Bank		
Photograph of cadastral map, including possibly the geometric plan – only in the case of building new family houses		

Documents in respect of real estate financing

E. Purchase of real estate

Draft contract/contract of purchase/preliminary purchase contract - <i>original document (a copy for the Bank)</i>		
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F. Construction, reconstruction of real estate

Effective building permit (or certificate of an authorized inspector) or notification of construction works along with consent of the Building Office and project documentation verified by the Building Office or decision on location of the building or planning permission - <i>original document (a copy for the Bank) – can be submitted before loan drawdown</i>		
Contract for Work or Preliminary Contract for Work with the building contractor - <i>original document (a copy for the Bank)</i>		

Itemized budget and schedule of works - <i>original document (a copy for the Bank)</i>		
Documents evidencing payments for works and material - <i>original document (a copy for the Bank)</i>		
Schedule of self help work done, incl. its valuation (we offer the valuation to be prepared by the Bank's expert) - <i>original document (a copy for the Bank)</i>		

G. Acquisition of real estate intended for rental purposes/client's income from rentals

Rental agreements/preliminary rental agreements - <i>original document (a copy for the Bank)</i>		
Calculation of annual revenues and expenses related to the acquired real estate - <i>original document (a copy for the Bank)</i>		

H. Settlement of property

Contract/contracts on settlement of property from which payments result - <i>original document (a copy for the Bank)</i>		
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I. Repayment of a previously provided credit/loan

Loan Agreement in respect of a loan provided by the Bank - <i>original document (a copy for the Bank)</i>		
Creditor's consent with repayment of the debt, notification of the debt amount incl. accessories as of the assumed repayment date and, provided the debt was secured by a lien, the time-specified unconditional obligation of the lien creditor to ensure the cancellation (expungement) of the lien - <i>original document (a copy for the Bank)</i>		

J. Reimbursement of a real estate investment already made within two years from the payment

Document evidencing the purpose of the funds used and proof of payment - <i>original document (a copy for the Bank)</i>		
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K. Transfer of membership rights, duties and membership share in a housing cooperative for payment (purchase of a cooperative share)

Draft contract/contract on the transfer of membership which contains the amount, manner and date of the payment or settlement agreement or appendix to the contract on the transfer of membership share - <i>original document (a copy for the Bank)</i>		
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L. Household equipment

List of equipment items including their assumed value prepared by the client - <i>original document (a copy for the Bank)</i>		
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