

List of documents submitted for consideration of the application for Home Finance*

1	Identity card / Passport / Residence permit (copy verified with original or NC copy); Provided by: - Client; - Co-borrower; - Pledger; - Seller of real estate ;
2	Marriage certificate \ divorce (copy, verified with the original); Provided by: - Client; - Co-borrower; - Pledger; - Seller of real estate ;
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	Notification 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	Assessment report of real estate provided as a pledge;
13	If the real estate seller is a legal entity: <ul style="list-style-type: none"> • Constituent and other documents of a legal entity; • Certificate of state registration of a legal entity; • The Charter with all changes and additions with notes of the registering authority on the registration / re-registration of the legal entity made and a certificate of the established form on state registration / re-registration of the legal entity with notes of the registration authority on the registration / re-registration conducted (if the legal entity operates on the

	<p>basis of the standard charter) (a copy certified by the seal of the company and the seal of the RM and its signature); In the event that the Bank has previously been provided with the Charter of the Legal Entity Seller, then a copy of the previously provided copy of the Seller's Charter is provided with all the changes and additions. In this case, if at the date of filing an application for financing, according to a certificate from the Department of Justice of all registration actions of a legal entity there is information about changes to the Charter that were not at the date of the loan, for which a notarized copy of the Charter was provided, then in such a case all Changes shall be provided in the copy, certified by the seal of the company and the seal of the RM and its signature;</p> <ul style="list-style-type: none"> • Certificate from the Department of Justice on all registration actions of a legal entity. This certificate contains information about the participants, the first head of the legal entity, the dates of changes and additions to the constituent documents; • Documents on the election (appointment) of the executive body (its head); • power of attorney for a person who has the right to sign all documents on behalf of a legal entity (a copy certified by the seal of the legal entity); • Identity card of the person who has the right to sign on the Real Estate Purchase and Sale Agreement (notarized copy or copy verified with the original); • Power of attorney for the representative of the Seller's company (notarized copy or copy verified with the original); • The decision of the relevant governing body (general meeting of participants / decision of the sole participant, board of directors, etc.) of the legal entity on the alienation of property (notarized copy or a copy certified by the company's seal).
14	<p>The Client / Co-borrower who is an Individual Entrepreneur provides the following documents:</p> <ul style="list-style-type: none"> • a copy of the certificate of state registration of the Individual entrepreneur; • a copy of the simplified declaration for small businesses over the past 2 (two) years; • certificate of no debt to the budget and printouts from personal accounts; • bank statement for the last 12 (twelve) months; • copies of contracts for the provision of services, contract, lease, etc., confirming the receipt of funds from business activities.
15	<p>The client receiving additional income from the rental of real estate provides the following documents:</p> <ul style="list-style-type: none"> • bank statement for the last 12 (twelve) months); • a copy of the contract (s) of rental property; • Title documents for rental property

* The bank is entitled to require additional documents