

HOUSING LOANS

LOAN DOCUMENTATION REQUIRED FOR RESIDENTS ABROAD

Date of Offer:

Sale Unit:
Client's advisor:
Contact tel. number:

A. DOCUMENTATION FOR THE FINANCIAL PRE-APPROVAL OF THE LOAN

√	Num.	PERSONAL DETAILS
<input type="checkbox"/>	<input type="text"/>	:: Loan Application (original – Bank's Special Form in Greek or in English provided that the client is within the country)
<input type="checkbox"/>	<input type="text"/>	:: Copy of a valid Passport or ID Card , for every person involved in the loan
<input type="checkbox"/>	<input type="text"/>	:: Document confirming the official permanent residence of the borrower
<input type="checkbox"/>	<input type="text"/>	:: Special power of attorney in English with Greek translation attached. (In the case that the client signs the application at the Sale Unit, the said PoA is only required at the stage of Final Approval, not at the stage of Pre-approval)

		FINANCIAL DETAILS
<input type="checkbox"/>	<input type="text"/>	:: Copy of the latest two (2) Income Tax Return Forms that have been issued in the country of residence of the borrower
<input type="checkbox"/>	<input type="text"/>	:: Bureau Report (referring to the last month) issued by the relevant agency of the borrower's country of origin where all his/her current loan obligations will be stated

→ All the documentation required for the Financial Pre-Approval may be without the relevant certifications/ Apostille seal (the said certifications are required prior to the Loan's Final Approval).

B. DOCUMENTATION FOR THE FINAL APPROVAL

√	Num.	DETAILS OF THE PROPERTY TO BE SECURED
<input type="checkbox"/>	<input type="text"/>	:: Property's Title Deed (photocopy of certified contract). In case of a different property for which the loan will be granted, the title deed of this property is also requested
<input type="checkbox"/>	<input type="text"/>	:: Building Permit (photocopy issued by the competent Town Planning Department)
<input type="checkbox"/>	<input type="text"/>	:: Floor Plan (photocopy of the plan that is certified by the Town Planning Department)
<input type="checkbox"/>	<input type="text"/>	:: Topographic Plan (photocopy of the plan that is certified by the Town Planning Department) – For plots of land and detached houses only
<input type="checkbox"/>	<input type="text"/>	:: Works Budget Form (Bank's Special Form for a loan aiming at the Construction, Completion, Repair of the Property – original document required. For a total amount of works exceeding €30,000, the form must be signed and sealed by the client's engineer. Notice: the budget must not necessarily be depicted on the Bank's special form)
<input type="checkbox"/>	<input type="text"/>	:: Unified Property Ownership Tax (in Greek: ENFIA) It <u>only</u> refers to loans for the repair-construction of <u>existing properties</u> . (to be delivered (if it exists) by all the owners of the property on which the prenotation of mortgage will be created in order to be used in the courts).

FINANCIAL DETAILS

- :: Copy of Latest Income Statement** issued by the employer Company (concerning salaried employees-pensioners)
- :: Document certifying the borrower's employment** (concerning Self Employed persons)
- :: Photocopy of the latest ENFIA Statement or the latest E9 form** with any later amendments (printout from TAXIS for all persons involved who own a property provided that they own property in Greece)
- :: Copy of VAT Number issuance** in Greece
- :: Copy of phone bill of the process agent** in order to confirm the details of his/her address and telephone

CONCERNING LOANS FOR THE PURCHASE OF PROPERTY

- :: Sale contract** (in the name of the debtors)
- :: Evidence of registration** of sale contract (issued by the competent Land Registry/Cadastre or the notary)
- :: Signed Solemn Declaration instead of the ENFIA Statement**
(it will state that there is no obligation to declare the property since the latter was acquired on ... [year that the loan was granted]) (certified by the competent Tax Office of the borrower)

DETAILS OF PRE-CONTRACTUAL INFORMATION

- :: ESIS concerning Final Pre-Approval** (Bank's form of pre-contractual information signed by all the persons that are involved in the loan).

SPECIAL CASES

- Concerning a loan with Cash Collateral:*
:: Copies of Cash Collateral Securities (for bancassurance products only, provided by the insurance company)
- Concerning a property situated in an area that is not covered by the Bank's Legal Division:*
:: Certificates issued by the land registry going back 20 years (concerning lien, lawsuits, claims, registration, provided by the land registry where the property to be secured is situated)
- :: Inheritance certificate** (that no inheritance right has been violated or that no other will has been published, issued by the Court of First Instance; certificate concerning next of kin issued by the Municipality)
In case of absence of the borrower/guarantor at the time of signing of the contract/ consent on the registration of prenotation of mortgage/ signing of the forms concerning pre-contractual information:

C. DOCUMENTATION FOR THE SIGNING OF THE CONTRACT
 Num.

DETAILS OF PRE-CONTRACTUAL INFORMATION

- :: ESIS concerning Final Approval (Binding Offer)** (Bank's form of pre-contractual signed by all persons that are involved in the loan).

D. DOCUMENTATION FOR THE CREATION OF A PRENOTATION OF MORTGAGE ON THE PROPERTY
 Num.

DETAILS OF PROPERTIES TO BE SECURED

(depending on the stage of land mapping of the area where the property that is to be secured is situated, one of the following three documents is required)

- :: Extract of cadastral diagram** (original issued by the Cadastre), **or**;
- :: Certificate of the property that is registered with the cadastre** (to be used in the courts), **or**;
- :: Certificate on declaring the property at the cadastre**

CLARIFICATIONS CONCERNING CERTIFICATION – TRANSLATION OF DOCUMENTS

CERTIFICATION OF DOCUMENTS

- The documents sent from the borrower's country of residence must be copies certified by the local consulate or they may bear the apostille seal (for countries that have acceded to the Hague Convention).
- Non-government documents (for instance income statement) may be certified copies by a lawyer.

→ It is stated that all the documentation required for the Financial Pre-Approval may be without the relevant certifications/ Apostille seal (the said certifications are required prior to the Loan's Final Approval).

TRANSLATION OF DOCUMENTS

- The documents that are not in English must be officially translated by the relevant department of the Foreign Affairs Ministry or by a lawyer with an adequate knowledge of the language, or by a translator who is a graduate of the Ionian University.