

MORTGAGE 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"/>		:: Loan Application (original – Bank's Special Form in Greek or in English provided that the client is within the country)
<input type="checkbox"/>		:: Copy of a valid Passport or ID Card , for every person involved in the loan
<input type="checkbox"/>		:: 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"/>		:: 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"/>		:: 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, or alternatively the Solemn Declaration (10500) , by which they will declare their total existing loan obligations, and they will undertake to deliver the Bureau Report, at any rate prior to the issuance of the Final Approval .

→ **All the documentation required for the Financial Pre-Approval may be without the relevant certifications/ Apostille seal** (With regard to the documents that do require certification / Apostille, such certification must be provided prior to the Loan's Final Approval).

B. DOCUMENTATION FOR THE FINAL APPROVAL

√	Num.	DETAILS OF THE PROPERTY TO BE SECURED
<input type="checkbox"/>		:: 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"/>		:: Building Permit (photocopy issued by the competent Town Planning Department)
<input type="checkbox"/>		:: Floor Plan (photocopy of the plan that is certified by the Town Planning Department)
<input type="checkbox"/>		:: 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"/>		:: Works Budget Form (Bank's Special Form for a loan aiming at the Construction, Completion, Repair of the Property – original document required).
<input type="checkbox"/>		:: Unified Property Ownership Tax (in Greek: ENFIA) It only refers to loans for the repair-construction of existing properties . (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		
<input type="checkbox"/>		:: Copy of Latest Income Statement issued by the employer Company (concerning salaried employees-pensioners)
<input type="checkbox"/>		:: 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)

☐ ☐ :: Printed certificate (Individual's Current Tax Profile or Tax Profile Change History) from the "Registry Certificates" menu on the myAADE site or
☐ ☐ 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
The Solemn Declaration is addressed to the Bank, and it states that: there is no obligation to declare my property..... in the ENFIA Statements (for the last 6 years) since the latter was acquired on (...) [year].

The year of acquisition and the description of the property must be the same as stated in the respective deed by which the property was acquired.

☐ ☐ :: Energy Performance Certificate (EPC) for the property to be secured (in the case that the property for which the loan will be granted is other than the property to be secured, the EPC for the latter is optional).

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)

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | :: Extract of cadastral diagram (original issued by the Cadastre), or; |
| <input type="checkbox"/> | <input type="checkbox"/> | :: Certificate of the property that is registered with the cadastre (to be used in the courts), or; |
| <input type="checkbox"/> | <input type="checkbox"/> | :: Certificate on declaring the property at the cadastre |

CLARIFICATIONS CONCERNING CERTIFICATION – TRANSLATION OF DOCUMENTS

CERTIFICATION OF DOCUMENTS

- **Public Documents**

- ✓ The public documents / supporting 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).
- ✓ With regard to the public documents / supporting documents that are issued in the following countries, no Certification from the Consulate or a Apostille Seal is required, at all stages of the housing loan application:

1. Australia
2. Canada
3. India
4. United Kingdom
5. Lebanon
6. Singapore
7. Bulgaria
8. Cyprus
9. Netherlands
10. Germany
11. France
12. Austria
13. Belgium
14. Italy
15. Switzerland
16. United States of America
17. United Arab Emirates
18. Qatar
19. Kuwait
20. Israel
21. Turkey

- **Non-Government Documents**

With regard to non-government documents (for instance income statement, Public Utility Organizations' documents for residence address confirmation, bureau report etc.) no certification is required at any stage of the housing loan application.

→ **It is stated that all the documentation required for the Financial Pre-Approval may be without the relevant certifications/ Apostille seal** (With regard to the documents that do require certification / Apostille, such certification must be provided prior to the Loan's Final Approval).

TRANSLATION OF DOCUMENTS

- The documents that are not in English must be officially translated by a translator that is included in the Accredited Translators' Registry kept at 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, or by a collaborating company.