

# Checklist / necessary documents for mortgage application

## What documents do I need?

## Where can I obtain the documents?

<b>Borrower (not self-employed)</b>	
<input type="checkbox"/> ID copy (identity card or passport)	Municipality
<input type="checkbox"/> Copy of residence permit (for foreigners)	Municipality
<input type="checkbox"/> Up-to-date salary statement or pension payment slips	Employer//compensation office/pension fund
<input type="checkbox"/> Copy of last tax return including all the forms	Applicant
<input type="checkbox"/> Extract from debt collection register (no older than six months)	Debt collection office
<input type="checkbox"/> Authorization to request/forward information	PostFinance Ltd
<b>Borrower (self-employed)</b>	
<input type="checkbox"/> Financial statements including balance sheet and income statement of the past three years	Applicant
<input type="checkbox"/> Copy of last tax return including all the forms	Applicant
<input type="checkbox"/> Extract from the commercial register	Applicant
<input type="checkbox"/> Audit report of the past three years (for private limited companies)	Applicant
<input type="checkbox"/> Authorization to request/forward information	PostFinance Ltd
<b>Financial resources</b>	
<input type="checkbox"/> Proof of equity for new purchases (account statements, custody account statements)	Applicant
<input type="checkbox"/> 3a account balance statements (for pledge)	Applicant
<input type="checkbox"/> Pension fund statement	Pension fund
<input type="checkbox"/> Life insurance policies including terms and conditions of insurance and current repurchase value (for pledge)	Life insurance company
<input type="checkbox"/> Copy of most recent mortgage statement (for redemption)	Financial institution
<b>Property</b>	
<input type="checkbox"/> For single-family dwellings: cubic volume (building volume, normally shown on building insurance certificate; otherwise official estimate required)	Cantonal building insurance, SIA architect, SIA general contractor (in Ticino e.g. valuation office of municipality)
<input type="checkbox"/> Current extract from the land registry (no older than 3 months)	Land registry office
<input type="checkbox"/> Purchase contract copy/draft if property purchased less than 36 months ago	Notary/land registry office/seller
<input type="checkbox"/> Site map/cadastral copy	Seller/municipality
<input type="checkbox"/> Construction plans and construction description with gross and net living space in m <sup>2</sup>	Architect, sales documents
<input type="checkbox"/> Detailed renovation costs	Applicant
<input type="checkbox"/> Ground rent agreement (if property is covered by building lease)	Land registry office
<input type="checkbox"/> Sales documentation and estimated market value (if available)	Seller/property valuer
<input type="checkbox"/> Photos (interior and exterior view)	Applicant
<b>Condominium unit</b>	
<input type="checkbox"/> Condominium declaration	Condominium owners' association
<input type="checkbox"/> Condominium ownership regulations	Condominium owners' association
<b>Construction loan</b>	
<input type="checkbox"/> Building permit	General contractor
<input type="checkbox"/> Architect's definitive cost assessment	Architect
<input type="checkbox"/> General contractor/works and services contract including assessment of additional costs with general contractor	General contractor
<input type="checkbox"/> Extract from debt collection register of general contractor and construction trustee	General contractor construction trustee
<input type="checkbox"/> Copy of purchase agreement / draft land purchase	Notary/land registry office/seller
<b>Comments</b>	
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