

# Documents for a *mortgage consultation*

*In this checklist you will find the documents you need to take to a mortgage consultation and where you can obtain them.*

<b>Applicant's details</b>	<b>Where do you obtain these documents?</b>
<input type="checkbox"/> Copy of ID, (if available) residence permit for foreign nationals, residence permit	
<input type="checkbox"/> Last tax return (incl. securities & credit balances form) and tax assessment	Tax office
<input type="checkbox"/> Balance statement of pledged collateral (second pillar, third pillar and/or vested benefits accounts to be pledged)	Financial institution
<input type="checkbox"/> Pension certificate and/or statement of vested benefits account (from age 50)	Financial institution
<input type="checkbox"/> Declaration of nationality and status as US Person or Non-US Person	Annex
<b>Employed</b>	
<input type="checkbox"/> Current salary statement(s) and payslips for the last three months	Employer
<b>Self-employed and/or employed by own company</b>	
<input type="checkbox"/> Current extract from the commercial register (if available)	Fiduciary
<input type="checkbox"/> Balance sheet(s) and income statement(s) for the last three years (signed)	Fiduciary
<input type="checkbox"/> Audit reports for the last three business years (if available)	Fiduciary
<b>Details of the property and financing</b>	<b>Where do you obtain these documents?</b>
<input type="checkbox"/> Floor plans/building plans	Seller, architect, builder-owner
<input type="checkbox"/> Excerpt from land register (less than six months old)	Seller, land registry, notary
<input type="checkbox"/> Building description	Seller, architect, builder-owner
<input type="checkbox"/> Four to five current colour photos (exterior & interior views, in particular bathroom, kitchen, living room)	Seller
<input type="checkbox"/> Building insurance certificate stating the year of construction and cubic volume. Alternative: statement of cubage in conformity with SIA standards (m <sup>3</sup> ) and construction year of property	Cantonal building insurance company, seller, architect, builder-owner, real estate management
<input type="checkbox"/> Overview/final statement of potential investments/renovations (year and purpose)	Seller
<b>Purchase</b>	
<input type="checkbox"/> Contract of sale or draft	Seller, notary
<input type="checkbox"/> Building specifications or sales documentation	Seller
<input type="checkbox"/> Proof of equity capital	Financial institution
<input type="checkbox"/> Simulated pension fund statement following withdrawal of pension assets	Financial institution

<b>Consolidation of building loan</b>	
<input type="checkbox"/> Contract of sale or draft	Seller, notary
<input type="checkbox"/> Account statement of building loan and current loan agreement (copy)	Financial institution
<input type="checkbox"/> General contractor's contract and/or contract for work and services	General contractor, builder-owner
<b>Replacement of existing mortgage</b>	
<input type="checkbox"/> Current mortgage loan contract and last interest statement	Financial institution
<b>Investment property financing</b>	
<input type="checkbox"/> Current rent schedule (signed)	Seller, real estate management
<b>Freehold apartment financing</b>	
<input type="checkbox"/> Information on level of renovation fund	Seller, management of community of freehold apartment owners
<input type="checkbox"/> Regulations for freehold apartments	
<b>Other documents</b>	
<input type="checkbox"/> (Any) loan agreement (sum, interest, duration)	
<input type="checkbox"/> Contract for prepayment of inheritance/gift	
<input type="checkbox"/> Leasing/private loan contract (if available)	
<input type="checkbox"/> Divorce decree, separation agreement, alimony agreement (if available)	
<input type="checkbox"/> Building rights agreement (if leasehold property)	Seller, land registry, notary
<input type="checkbox"/> Use and reason for increasing the existing mortgage	

### Finding the best mortgage with Swiss Life

Our experts at Swiss Life and Swiss Life Select help you find the best mortgage for you based on your personal situation. With the SwissFEX platform, we can find the best product for you from among the mortgage offers of various providers – even while your consultation is ongoing. We take into account your criteria such as purchase price, available equity and personal requirements – for customised offerings. Together with your advisor, you select the financing offer that best suits you.

**Do you have any questions?** Call us or arrange a free conversation.

**Telephone +41 0800 873 99 99**

[www.swisslife.ch/eigenheim-beratung](http://www.swisslife.ch/eigenheim-beratung)

