

A LIST OF DOCUMENTS

An appendix to an application for granting a mortgage loan:

Documents presented by a client when submitting a loan application:

Documents identifying a client:

- ☐ Identity documents e.g. an identity card, a passport, etc... (for all the co-applicants)
- A license for an entrepreneurial activity e.g. Trade certificate, an extract from the Trade register, or other where applicable (only in case an entrepreneurial activity is a source of an income)
- A court verdict concerning a settlement of a joint property of spouses, or Final ruling of a court concerning a divorce, or
 An agreement concerning a constricted joint property of spouses in the form of a notary record, or
 An agreement concerning a settlement of a joint property of spouses following a divorce, etc. (if the above mentioned documents exist)

Documents related to incomes of a client

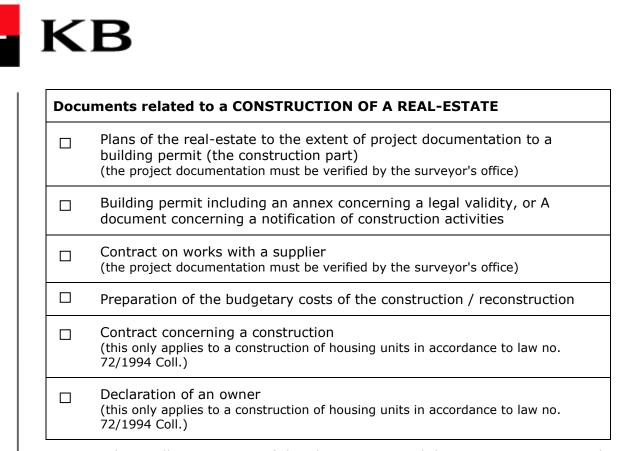
- □ A confirmation of a working income from a dependant aktivity (not older than 1 month)
- Tax declaration confirmed by a revenue authority including an eventual commentary and a document verifying a payment of the tax for the relevant period (for the latest tax period)
- A lease, or
 A future lease
 (provided that the revenue from the lease will be used for the repayment of a loan)
- Documents verifying the method of financing of the whole investment project (documents on a settlement of the difference between the total investment sum

and the sum of the requested loan)



Documents related to an object of a loan (an object of the collateral)	
	An extract from a real-estate cadastre (not older than 1 month)
	A title deed to the real-estate (e.g. a contract of purchase, house inspection approval, deed of donation, an inheritance agreement approved by a court, or other document verifying a transfer of an ownership right)
	An image from the cadastral map (not older than 1 month)
	Geometrical plan (confirmed by the cadastral authority – only in case a change of the data in the real-estate cadastre is expected)
	An insurance policy concerning a real-estate insurance coverage against natural and other risks + a proof of payment (only in case an insurance policy exists at the time of an application)
Documents related to expenses and obligations of a client	
	A contract concerning the loan (credit) accompanied by a current balance of the loan/credit

- □ A leasing contract
- An insurance policy life insurance (only in case an insurance policy exists at the time of an application)
- □ Declaration of a guarantor



An original as well as one copy of the above mentioned documents are presented at the bank. The bank keeps the copy, which is authorized by bank personnel based on the original you presented.

Komerční banka, a.s. reserves the right to request other documents necessary for an assessment of a loan deal.

All the documents, excluding an application for a loan, will be returned to you together with a negative statement in case of a refusal of the application for a loan.