

An appendix to an application for granting a mortgage loan:
Documents presented by a client when submitting a loan application:

Documents identifying a client:	
<input type="checkbox"/>	Identity documents – e.g. an identity card, a passport, etc... (for all the co-applicants)
<input type="checkbox"/>	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)
<input type="checkbox"/>	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	
<input type="checkbox"/>	A confirmation of a working income from a dependant activity (not older than 1 month)
<input type="checkbox"/>	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)
<input type="checkbox"/>	A lease, or A future lease (provided that the revenue from the lease will be used for the repayment of a loan)
<input type="checkbox"/>	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)	
<input type="checkbox"/>	An extract from a real-estate cadastre (not older than 1 month)
<input type="checkbox"/>	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)
<input type="checkbox"/>	An image from the cadastral map (not older than 1 month)
<input type="checkbox"/>	Geometrical plan (confirmed by the cadastral authority – only in case a change of the data in the real-estate cadastre is expected)
<input type="checkbox"/>	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	
<input type="checkbox"/>	A contract concerning the loan (credit) accompanied by a current balance of the loan/credit
<input type="checkbox"/>	A leasing contract
<input type="checkbox"/>	An insurance policy – life insurance (only in case an insurance policy exists at the time of an application)
<input type="checkbox"/>	Declaration of a guarantor

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Documents related to a CONSOLIDATION (a settlement of previous loans/credit for a real-estate)	
<input type="checkbox"/>	A contract concerning the loan with a bank including all the appendices, or A contract concerning a credit (the contract concerning a credit must include authenticated signatures)
<input type="checkbox"/>	A written consent of a bank (creditor) with the deletion of a lien right including the conditions of loan (credit) repayment
<input type="checkbox"/>	A confirmation of a current amount of the outstanding principal (issued by a bank or confirmed by a current statement from the credit account)

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.