

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

<b>Documents identifying a client:</b>	
<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)

<b>Documents related to incomes of a client</b>	
<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)

<b>Documents related to an object of a loan (an object of the collateral)</b>	
<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)

<b>Documents related to expenses and obligations of a client</b>	
<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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<b>Documents related to a PURCHASE OF A REAL-ESTATE</b>	
<input type="checkbox"/>	Contract of purchase, <i>or</i> A proposal for a contract of purchase, <i>or</i> A contract concerning a future contract of purchase, which will contain in the text or as an appendix a proposal of the future contract of purchase, <i>or</i> A document verifying, that the land is intended for a residential housing by the spatial plan/spatial ruling (this is related to a purchase of land) (the contract of purchase must contain authenticated signatures)
<input type="checkbox"/>	A contract concerning a transfer of membership rights and obligations related to a use of a cooperative apartment
<input type="checkbox"/>	Articles of a cooperative
<input type="checkbox"/>	A consent of a cooperative with the transfer of membership rights and obligations (only if resulting from the articles of the cooperative)

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.