

Cash and Refinancing Loans Secured by Mortgage

CAHS AND REFINANCING LOANS SECURED BY MORTGAGE		
REQUIRED DOCUMENTATION	DOWNLOAD DOCUMENTS ***	REQUIRED DOCUMENTATION
Loan application	Application for loan approval	Original certified by the employer
Decision on administrative ban - for loans in RSD	Decision on administrative ban- for loans in RSD	2 copies certified by the employer
ID document		Photocopy
Pension cheques for the last 3 pensions (for applicants – pensioners)		Original document
Bank's statement for the last 6 months on salaries transactions / pensions transactions on current account certified by the commercial bank		Document is collected in the bank in which the applicant holds current account
PPDG-2R form or Decision on determining personal income tax (a necessary document for all clients who are taxpayers in the sense of the law that regulates the personal income tax)		Document is issued in the Tax Administration
Bank confirmation that the card has been returned		Original document
Title deed not older than 15 days from the date of application		Original document from land registry -cadastre
Valuation of the mortgaged property		Prepared and certified by the authorized court appraiser
Statement of the pledger - private individual on marital status		Bank's Form
Photocopy of ID card of the pledger and his/her spouse (if the real estate was acquired in marriage) or probate decision, loan agreement (as the evidence of the acquisition of ownership)		Photocopy
Insurance policy of the real estate on which the mortgage is constituted, which is transferred in favour of the Bank		Photocopy of insurance policy and original document of the transfer
Certified lien statements (as of the day of loan disbursement)		Original document

Certified statements of spouse being acquainted of mortgage establishment (as of the day of loan disbursement

Original document

Additional documentation for loan applicants, and/or guarantors

Additional documentation for pension beneficiaries:

- ✓ Photocopy of final Decision on Pension – for clients who have just exercised the right to a pension

Additional documentation for pensions from abroad:

- ✓ Photocopy of the Decision on Pension (translated and certified by the court interpreter)

Additional documentation for loan applicants – war invalids:

- ✓ Photocopy of the Decision on Acquiring the Right to Pension and/or invalidity allowance – for war invalids

Additional documentation for the employees in DOO, STR, SZR, SUR, and SZTR (all – sole proprietorship business and other entrepreneurial stores:

- ✓ PPP - PD form for the last three months and notification on filed individual tax return issued by the Tax Administration

Additional documentation for the owners of the firms –entrepreneurs with lump sum taxation status:

- ✓ Certificate of Tax Administration on discharged taxes as of the day of filing the loan application and on amount of tax basis for the last 3 months
- ✓ Flat rate income tax or final decision on personal income tax and other public revenues from conducting self-employed activity on lump sum income for a certain period of time
- ✓ Flat rate or final decision for borrowing on social security contributions

Other:

- ✓ Evidence on additional income (if the applicant owns the same)
- ✓ Evidence on paid tax on additional income if the additional income is subject to taxation
- ✓ Certificate of the bank on remaining debt on loans that are subject to refinancing (if required) – **for the loan applicant/user**
- ✓ Other bank's loan agreement (if required) – **for loan applicant/user**
- ✓ Other bank's loan repayment schedule (if required) – **for loan applicant/user**
- ✓ At the date of loan realization the title deed for the real estate that is being mortgaged not older than one month from the date of issuance of the same

If the subject of mortgage is non-registered real estate, the final, legally effective authorization for construction and other valid documentation is required as the basis for establishing the mortgage on the property in question, as follows:

- ✓ All contracts starting from the first owner to the present owner contract (if the real estate has been traded)
- ✓ Legally effective authorization for construction and location permit – photocopy
- ✓ Specification of separate parts (apartment, business premises and other)
- ✓ Decision of the corporate entity's competent authority on sale and pledge of real estate that is the subject of lending and concurrently the subject of mortgaging (if the seller is a legal entity)

In case you submitted incomplete or irregular application, the Bank will notify you on requirement to regulate, and/or supplement or to submit the correct and valid documentation.