

Mortgage documents in Germany: *the checklist by case.*

Tick off what you have. Which documents your bank requires in an individual case is decided by the bank itself.

1. Personal documents

- ☐ Identity card or passport (non-EU nationals: residence permit)
- ☐ The bank's self-disclosure form: marital status, children, occupation, income, expenses
- ☐ Proof of equity: current bank, securities or building society statements
- ☐ Existing loans: contracts and current balances, leasing and instalment agreements
- ☐ Maintenance obligations or payments, divorce documents if applicable
- ☐ Consent to a credit report from a credit agency (e.g. SCHUFA)

2. Proof of income

EMPLOYEES

- ☐ Latest payslips (usually three)
- ☐ December payslip of the previous year
- ☐ Latest income tax assessment
- ☐ Employment contract for a new job or during probation

CIVIL SERVANTS

- ☐ Latest salary statements
- ☐ On probation: evidence of status

SELF-EMPLOYED AND FREELANCERS

- ☐ Balance sheets or cash-basis accounts for recent years (often two to three)
- ☐ Income tax assessments for the same years
- ☐ Current management report (BWA)

PENSIONERS AND RENTAL INCOME

- ☐ Current pension notice or statement of retirement benefits
- ☐ Tenancy agreements and the rental income schedule (Anlage V) if rents are included

3. Property documents

EXISTING PROPERTY

- ☐ Listing with photos
- ☐ Current land register extract
- ☐ Cadastral map
- ☐ Floor area calculation
- ☐ Building description or year of construction and fittings
- ☐ Energy performance certificate
- ☐ Draft purchase contract (once available)

NEW BUILD

- ☐ Building permit or application

FLAT, IN ADDITION

- ☐ Declaration of division with division plan
- ☐ Minutes of recent owners' meetings
- ☐ Budget with service charge
- ☐ Evidence of the maintenance reserve

MODERNISATION

- ☐ Cost estimates or quotes from tradespeople

- ☐ Construction drawings and building specification
- ☐ Current land register extract
- ☐ Cost breakdown of all trades
- ☐ Land purchase contract or developer contract with payment schedule

4. Refinancing

- ☐ Same bank without increase: usually only a few documents (§ 18a (2a) German Banking Act)
- ☐ Switching banks: proof of income and property documents as for a first mortgage
- ☐ Current balance of the existing loan
- ☐ Documents for transferring the land charge

5. Order

- ☐ Before the first viewing: sections 1 and 2 complete
- ☐ Once the property is fixed: section 3
- ☐ Before the notary appointment: draft purchase contract to the bank

Why the bank wants all this: Under § 505b of the German Civil Code, the bank must assess your creditworthiness thoroughly for a property loan, based on necessary, sufficient and proportionate information, where necessary by inspecting verifiable documents. In detail: me-finance.de/en/ratgeber/unterlagen-baufinanzierung