

## **List of documents required for mortgage lending**

### *The Buyer should submit:*

1. Application (in the appropriate form)
2. Passport (ceroscopy in 2 copies)
3. Social card (copy)
4. Reference from the place of residence (3 rd form) (original and copy)
5. Reference from the employer about position, monthly income and/or income statement (in the appropriate form)
6. If the client has his own business, a certificate of state registry (copy), the company charter (copy), certificate of state registry on the latest changes in the charter, the tax code (copy) should be submitted
7. Other documents (for example - copies of documents, confirms the existence of the client's other property from the);

If the buyer is married, should be submitted

8. Passport of spouse (ceroscopy in 2 copies)
9. Marriage Certificate (ceroscopy in 2 copies)

If necessary, presented

10. Third party guarantee, the documents confirming the identity and solvency of the guarantor.

### *The Seller should submit:*

1. Passports of all property owners and the registered persons of the property under sale, for minors - birth certificate (ceroscopy in 2 copies)
  2. Social card (copy)
  3. If the joint owners of property located outside the Republic of Armenia, should be submitted an authorized letter attested by a notary and the appropriate translation of the letter to the registered persons - a written agreement (original and copy), passport copies (ceroscopy in 2 copies)
  4. Reference from the place of residence (3rd form) (original and copy)
  5. Certificate of ownership of property under sale (original and copy)
  6. Evaluative letter from the independent valuation company
  7. Basis for purchase of pledged property (ceroscopy in 2 copies)
  8. Reference letter from the Real Property Cadastre of limitations (only when you receive a positive response for a loan from the Bank) (original and copy)
  9. Photos of the property under sale
- If the seller is married, should be submitted
10. The passport of the spouse (ceroscopy in 2 copies)
  11. Marriage Certificate (ceroscopy in 2 copies)