

MY NEW HOME

*NECESSARY DOCUMENTS	OTHER USEFUL INFORMATION	WHO PROVIDES THE DOCUMENT
Step 1. PRELIMINARY ANALYSIS		
Identification document		Applicant
Request for preliminary assessment	It also contains the information notes regarding personal data processing of the Bank and the Credit Bureau S.A.	Bank
Indicative repayment schedule	Contains a simulation of the payment obligations for the requested loan.	Bank
Step 2. FINANCIAL ANALYSIS		
Loan request form	It also contains statements or prior information.	Bank
Agreement for income verification with ANAF	The agreement of the applicant / co-debtors for the verification of their incomes with ANAF	Bank
Income statement/ Other income proving documents	<ul style="list-style-type: none"> - It is requested only if the income is not reported to ANAF - The income statement will be issued by the Employer - For other types of incomes, proving documents are necessary 	Applicant
Life insurance application	It will only be necessary if you opt for the life insurance for which the Bank acts as intermediary.	Bank
European Standard Information Form	Represents the Bank's offer, following the financial analysis result	Bank
Step 3. REAL ESTATE ANALYSIS		
Title deed over the property that will be bought	The act or document by which the current owner, individual or company, acquired the property right over the real estate that will be sold and can be: a contract for sale-purchase, construction, exchange, donation, maintenance, etc.	Seller
Closing the tabulation of the property right / Land Register Book statement	They are issued by the Land Registry Office. From the Land Register Book (only if there is no closing of tabulation) it must result that the property right has been tabulated in favour of the current owner.	Seller

Cadastral documentation	Contains: Location Plan, Property File and Measurement Survey (construction before 2006) or location plan and Measurement Survey (construction after 2006). It is also necessary for the access road, if the financed real estate has undivided share of the access road.	Seller
Real estate appraisal report and summary	Appraisal report concluded by a valuator authorized by ANEVAR.	Applicant
Pre-sale-purchase contract	If a bilateral pledge to buy has already been concluded with the seller of the property.	Applicant
Certificate of Energy Performance	It can be found in the technical documentation of the construction / can be obtained by the builder of the building / issued by an energy auditor for buildings, certified by the Ministry of Regional Development and Public Administration.	Applicant / Seller
Information note regarding personal data processing, for the property seller		Bank / Seller
Lease/ Rental agreement	If the property is the subject of a lease / rental agreement, it will be mandatory to present the lease / rental agreement, regardless of whether it is or is not noted in the Land Register Book.	Seller

Step 4. SIGNING THE CONTRACTS

Fiscal certificate	It is obtained from the Local Taxes and Fees Department within whose territorial jurisdiction the building belongs to and certifies the payment of up-to-date taxes.	Seller
Certificate from the Owners Association	It is necessary only in the situation in which there is an Association of Owners.	Seller
Land Register Book Excerpt Authentication	It is issued by the Office of Cadastre and Real Estate Advertising to the public notary for the authentication of notarial deeds regarding the building.	
Sale Contract / Mortgage Agreement	Includes: General Lending Conditions, Special Lending Conditions and the repayment schedule. It also contains a mortgage contract on incomes, other than rents and dividends. If applicable: Mortgage contract on dividends income and / or Movable mortgage contract on rental income.	Bank
Loan Agreement & Mortgage Agreement	It will be prepared by the notary chosen by the client based on the contract model sale-purchase with mortgage or sale-purchase, made available by the Bank.	Bank
Property deeds regarding the access road	It shall be submitted by the applicant only if the legal situation of the access road had to be clarified by the time of concluding the mortgage contract.	Applicant
Optional Life Insurance, Optional real estate insurance, PAD insurance policy and proof of payment	It is necessary to present them only in the situation where you do not opt for concluding the insurance policies intermediated by the Bank.	Applicant
Proof of collateral advertising	Closing and statement regarding the land book tabulation of the real estate mortgage and the registration of the movable guarantee on the rental incomes, if applicable - provided by the notary who authenticated the deed Registration in RNPM movable guarantee contracts – it is requested by the bank from the RNPM operator, the cost being paid by the customer.	

*DISCLAIMER

This document sets out the main steps and required documents. Depending on the specific situation, other documents and other steps may be required, but you will receive this information from the UniCredit Bank counsellors, if applicable.