

## Required documents mortgage (always required)

ID card front and back or Passport see photo



**Employer's declaration** The employer's statement must be filled in by your employer. You can download this employer's statement from the link below:

[www.nhg.nl/werkgeversverklaring](http://www.nhg.nl/werkgeversverklaring)

Sometimes the form also asks for a company stamp. If your employer does not have this, he must confirm this in writing on letterhead. Your salary and hire date must be the same as on your payslip. The basic income on your payslip must match the basic income on your employer's statement.

**Letter of intent** part of the employer's statement of intent If you have a temporary contract and your contract is immediately converted into an open-ended contract after this, your employer must complete the letter of intent with "yes" and sign it.

**Most recent payslip** The payslip and the employer's statement must not be older than one month.

**Summary of pension** [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) or other overviews

**Signed deed of purchase**

**Signed assignment confirmation advice and mediation**

**Bank statement of own funds** The most recent bank statement with sufficient balance must show your name, address and date. You will receive this by post or you can download it via internet banking

**Employer's letter** "The employer's letter" gives the adviser insight into your employer's arrangements in case of illness, for example. The more correct the information, the more correct the advisory report will be.

**Valuation report** (we can request this for you)

## Required documents mortgage (depending on your situation)

### **Do you have a temporary employment contract?**

Employment contract

### **Will you receive a donation?**

Bank statement of donor(s)

Donation agreement

### **Are you a flex worker or don't get a letter of intent?**

Annual statements for the past 3 years

### **Are you going to remodel the property?**

Conversion specification completed and signed

<https://site.nwwi.nl/download/uniforme-verbouwingsspecificatie-woonruimte-model-2021/>

### **Do you already have or have had a mortgage?**

Recent or latest mortgage statement (in case of mortgage refinancing, a repayment note)

Current life insurance policies linked to the mortgage

Signed deed of sale

Tax returns (latest)

Broker's declaration that the resolutive conditions have expired

### **Do you have a loan or credit?**

Proof of loan/credit repayment

Loan/Credit agreement

Overview of loan/credit balance

Bank statement (with name and address) showing sufficient equity to repay the loan

Statement of initial DUO balance, current balance and monthly charges

### **Are you divorced?**

Covenant

Registration divorce municipality

Order / decree of divorce

Deed of partition

### **Are you self-employed?**

Annual figures past 3 years

Tax returns past 3 years

Tax assessments last 3 years (Last year if available)

Extract(s) of the Chamber of Commerce

Interim figures for current year profit and loss account and balance sheet

VAT declarations current year

Forecast current year

### **Do you have a (pension) benefit?**

Benefit/pension award decision

Monthly statement of benefits

Bank statement with credited benefit/ pension a recent bank statement