

# Documents required for a loan to finance the purchase of housing bonds

## Documents required for loan application review:

- ID document (for the applicants and guarantors) – passport of the citizen of the Republic of Belarus. The applicant's (guarantors') ID document must be valid on the date of application and on the date of the loan agreement;
- Military-aged males (under 27 years old) holding the citizenship of the Republic of Belarus (except for employees of the internal affairs bodies, financial investigation bodies of the Government Control Committee of the Republic of Belarus, bodies and subdivisions for emergencies, military men employed by the military forces of the Republic of Belarus) must present a military ticket (or a temporary certificate replacing the military card) or the army draft card. Copies of the above documents are accepted provided they are certified by the personnel department of the employer of the applicant (guarantors);
- Consent to submit a credit report from the “Credit Bureau” automated information system of the National Bank of the Republic of Belarus (in presence of the bank employee);
- Individuals acting as individual entrepreneurs in the Republic of Belarus who have a current account must present a statement of the current account (turnover account statements) for the last 6 full calendar months and the statement from the bank on the presence (absence) of outstanding loans received by individual entrepreneurs or presence (absence) of other debts related to the agreements under which active banking operations, financial leasing were performed in favour of the individual.
- In case pledge (mortgage) of real property serves as a loan collateral:
  - documents confirming the official registration of real estate title emergence and transfer (certificate or registration certificate);
  - opinion and report on independent evaluation performed using the comparative method.
- Contract with the issuer of housing bonds under which the issuer is obliged to construct residential premises for the bond owner;
- **Documents confirming income of the borrower (guarantor(s)):**
- Proof of income. Income statement shall be provided:
- Individuals acting as individual entrepreneurs paying single tax – for the last 6 full calendar months preceding the month of loan application;
- Individuals acting as individual entrepreneurs paying income tax and (or) applying a simplified tax system – for the last 2 full reporting periods (quarters);
- Other categories of the applicants (guarantors) – for the last 3 full calendar months;
- Proof of pension payments received for the last 3 full calendar months as per the form approved by the resolution of the Ministry of Labour and Social Protection of the Republic of Belarus dd. 05.10.2010 №140 “On establishing generic forms of statements and permission”;
- Borrowers and guarantors who are the bank's clients and receive income and similar payments, entrepreneurial profit, pension payments can proof their income by providing a statement of the current account to which a debit card is issued.