

YOUR DOCUMENT CHECKLIST

Renovation

Tick what you have prepared. You can skip items that do not apply to you.

Personal documents

- ☐ Overview of income, expenses and existing loans
- ☐ If employed: recent payslips and latest tax assessment
- ☐ If self-employed: accounts for the last three years and current business figures
- ☐ If receiving a pension: current pension statements
- ☐ Evidence of own funds, reserves and other loans
- ☐ Have an identity document ready for the later verification

Your project

- ☐ List of work with priorities and an approximate timetable
- ☐ Estimates or quotes from the companies carrying out the work
- ☐ Total costs, own funds and planned cost reserve
- ☐ Property address, floor plans and building details
- ☐ Existing mortgage and current remaining balance
- ☐ For energy efficiency work: energy advice and technical plans
- ☐ Available funding documents and status of orders or work

For our conversation

- ☐ Preferred monthly payment and the reserve you want to keep
- ☐ Timetable, important dates and open questions
- ☐ Preferences for the fixed-rate period, extra repayments and flexibility

This list helps you prepare. Depending on the lender and project, additional or more recent documents may be needed. You do not need to have everything ready for the first conversation.

Send confidential documents only through a secure channel agreed on together.