

YOUR DOCUMENT CHECKLIST

New build

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

- ☐ Plot details, purchase price and any draft contract
- ☐ Building specification and construction or architect's contract
- ☐ Building plans, living area calculation and permit status
- ☐ Total costs including site development, connections and landscaping
- ☐ Payment schedule, construction timetable and planned cost reserve
- ☐ Planned work you will do yourself, with material costs and time needed
- ☐ If relevant: energy plans and available funding documents

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.