

The most important documents for the bank when **buying a house** (without claiming to be complete)

1. proof of salary,
2. proof of equity capital,
3. credit report,
4. proof of the amount of current loans (e.g. car, real estate, other),
5. real estate exposé with photos,
6. dimensioned floor plan of all floors with living space calculation, construction plans,
7. building description,
8. official, current cadastral map,
9. energy certificate,
10. current excerpt from the land register (not older than 3 months), possibly excerpt from the land register file,
11. extract from the building encumbrance register,
12. possibly a development contribution certificate

The most important documents for the bank when **buying a flat** (without claiming to be complete)

1. proof of salary,
2. proof of equity capital,
3. credit report,
4. proof of the amount of current loans (e.g. car, real estate, other),
5. real estate exposé with photos,
6. dimensioned floor plan with calculation of living space,
7. official, current cadastral map,
8. energy certificate,
9. current excerpt from the land register (not older than 3 months), possibly excerpt from the land file,
10. minutes of the community of ownership (at least the last 3),

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11. declaration of division with all addenda and appendices, in particular partition plan and certificate of seclusion,
12. the statement of charges (at least the last 3),
13. the current economic plan

Please note that even more documents may be necessary, depending on the requirements of the property or the bank.