



DeCourtier.Lu by Attilio PORRINI

Mortgage broker

First & last name applicant :

Preliminary document

PREPARE YOUR MORTGAGE APPLICATION

To prepare your housing loan application as well and as fast as possible, it will be essential that a fully complete file ready to be submitted to the banks.

Hereby you can find a list of all necessary documents which are needed and must be sent by mail to: demande@decourtier.lu mentioning the surname and first name of the applicant.

NECESSARY DOCUMENTATION FOR ANY TYPE OF MORTGAGE FILE



- identity card and security card of the applicant(s)
- curriculum vitae of the applicant(s)
- proof of any income (3 last payslips, work contract, rental contract, other income)
- last tax return, annual income certificate
- bank statements of the 3 last months (primary account)
- other income : child allowances, child support & alimony, pension, rental income
- proof of savings to be contributed
- proof and statements of existing loans (outstanding balance and monthly installments)
- proof of assets and estates (real estates and available finances)



- sales agreement / signed reservation contract, including pictures and plans of the real estate
- energy performance certificate of the real estate to buy
- online sale announce of the real estate to buy

COMPLEMENTARY DOCUMENTATION :



IN CASE OF SELLING AN EXISTING PROPERTY

- property deed / notary act
- pictures of the property planned to be sold, construction plans and indication of habitable surface
- loan statement with outstanding balance and monthly installment
- energy performance certificate of the real estate to sell
- estimation or expertise of the property to sell



IN CASE OF NEW CONSTRUCTION

- signed reservation contract / sales agreement
- detailed specification book for the upcoming construction
- construction plans
- forecasted energy performance certificate of the real estate in construction



IN CASE OF DIVORCE / SEPARATION

- draft of divorce act / separation agreement / deed of separation
- written agreement about the value of the real estate to sell or to re-finance



IN CASE OF RENOVATION

- construction / renovation plans
- detailed quote for the planned works / renovation
- forecasted energy performance certificate of the real estate to be renovated