

## Documents required for Housing Loans (For residents)

The documents must be submitted personally by the Borrower or co-Borrower within 15 days of filing an application. Original documents must be presented, but the Bank only retains the copies.

### 1. Valid Passport or identification card

### 2. Income details

- For employees (upon request)
  - Certificate of Income reference from the employer, detailing actual income over the last 12 months and mentioning the employee's position and years with the company (or a salary certificate as per a BBAM template)
- For the self-employed
  - Taxpayer registration certificate
  - Private entrepreneur state registration certificate
  - Business authorization documents
  - Proof of address (a copy of the lease agreement or title deed)
  - Financial accounts for past 1 year verified by tax authorities; balance sheet of the previous and current year (or any other proof of income)
  - Income and expenses records for the last 1 year
  - State Registry Certificate on shareholders designation
  - turnover reference of all types of existing accounts, certified by the signature and seal of the relevant persons of the respective bank (optional)
- For shareholders
  - State Registry Certificate on shareholders designation

### 3. Property Documents

- Property clearance extract from the State Cadastre of Armenia, the validity of which should not exceed 15 working days at the time of notarization of the contract;
- Property right certificate from the State Cadastre of Armenia, which certifies ownership rights of the seller, and which includes the description and diagram of the real estate; The grounds of the certificate of ownership
- Appraisal report
- Photos of the property delivered by an expert valuator
- Sales and purchase agreement
- Proof of down payment (statement of account or receipt)

*Additional documents may be required.*

**Attention:** In case there are co-applicants, the same documents must be provided.

## Documents required for Housing Loan (For non-residents, when applying for a Diaspora Housing Loan)

The documents must be submitted personally by the Borrower or co-Borrower within 15 days of filing an application. Original documents must be presented, but the Bank only retains the copies.

### 1. Valid Passport or identification card

### 2. Copy of a valid residence permit and document proving place of residence

### 3. Income details

- For employees
  - Certificate of Income reference from employer, mentioning the employee's position, contract term (if available) and years with the company.
  - Copy of employment contract (if employed for less than one year with the current company)
  - Payroll account statement for the last 12 months
  
- For the self-employed
  - Statement of account for the last 12 months reflecting business activity
  - Financial accounts for past 2 year verified by tax authorities or By Prime auditors firms
  - Copy of the company's charter
  - Extract of commercial register
  - Business authorization documents
  - Proof of address (a copy of the lease agreement or title deed)
  - Taxpayer registration certificate
  
- For shareholders
  - State Registry Certificate on shareholders designation

### 4. Details on credit history

Credit score or credit report issued by the financial institution or an authorized body

### 5. Property Documents

- Property clearance extract from the State Cadastre of Armenia, the validity of which should not exceed 15 working days at the time of notarization of the contract;
- Property right certificate from the State Cadastre of Armenia, which certifies ownership rights of the seller, and which includes the description and diagram of the real estate; The grounds of the certificate of ownership
- Appraisal report

*Additional documents may be required.*

**Attention:** In case there are co-applicants, the same documents must be provided.

## Documents required for acquisition, renovation, and construction loans provided under the National Mortgage Company programs (For residents)

The documents must be submitted personally by the Borrower or co-Borrower within 15 days of filing an application. Original documents must be presented, but the Bank only retains the copies.

### 1. The applicant's identity

- Borrower's passport or identification card
- Borrower's social security card (if applicable)
- Marriage certificate (if applicable)
- Children's birth certificates (if applicable)

### 2. Income-related documents

- For employees
  - Income certificate from the employer, indicating the borrower's position, duration of service with the organization, and monthly income
  - Information on previous employment: employer, position held, and duration of service at each organization (required only if the borrower has been with the current employer for less than 12 months)
  - Details of any other income (if applicable)
  - If the borrower is married, spouse's income certificate (optional)
- For the self-employed
  - Tax Identification Number (TIN)
  - Registration certificate and charter (if applicable)
  - Documents confirming permission to engage in the specified type of activity, if such activity requires special authorization from relevant authorities according to legislation
  - Financial and tax reports for the past year, approved by the tax authorities
  - Income and expense records for the past 12 months (if available; not required if the current workplace is the borrower's or co-borrower's first job and work experience is less than 12 months)

### 3. Property documents

- Registration certificate of ownership for the mortgaged real estate or land
- Unified reference
- Appraisal report
- Cost estimate and building permit for the repair or construction of the mortgaged property

*Note: For energy-efficient renovation microloans, submitting an employer reference is not required.*

**Attention:** In case there are co-applicants, the same documents must be provided.