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https://www.ubb.bg/en/individual-clients/credits/ipotechen-kredit-s-fiksirana-lihva

## Mortgage loan with a fixed interest rate

## Main required documents

- 1. Mortgage Loan Application
- 2. ID document of the loan applicant/co-debtor
- 3. Statement of Income, as per the Bank's template
- 4. Documents, certifying the property's ownership Title Deed, Purchase-Sale Agreement or such for establishment of a construction right, signed with the State or Municipal Authorities
- 5. Certificate of encumbrances on the property over a past period of minimum 10 years issued by the Registry Agency
- 6. Tax assessment certificate for the property issued by the Municipality, as per the property's location
- 7. Cadastral layout of the property issued by the local technical office of the Geodesy, Cartography and Cadastre Agency
- 8. Documents, certifying the land's ownership or the establishment of the construction right / obtaining a construction permit, approved architectural designs, Surface Calculation Table, Minutes under Art.181, Para.2 of the Spatial Development Act for reached shell-and-core stage-for the cases in which the provided collateral has not been completed and put into operation
- 9. Bill of Quantities
- 10. Certificate of marital status issued by the municipality's Civil Registration Office
- 11. Certificate of tax liabilities under Art.87, para.6 of the Tax Insurance Procedure Code issued by the NRA