

LIST OF NECESSARY DOCUMENTS
(for granting mortgage loans)

N/N	Document name	Form of Presentation	Availability of the document
1.	For loan application review		
1.1.	Identification documents (Borrower, Co-borrower)	<i>Original/ Electronic</i>	☐
1.2.	Real estate ownership certificate	<i>Electronic</i>	☐
1.3.	Real estate ownership documents, if necessary	<i>Original/ Electronic</i>	☐
1.4.	Sales certificate in case of purchasing property from the primary market	<i>Original/ Electronic</i>	☐
1.5.	Cost estimate (for construction and renovation projects)	<i>Original/ Electronic</i>	☐
1.6.	Construction permit (in case of construction) in accordance with the procedure established by the legislation of the Republic of Armenia	<i>Original/ Electronic</i>	☐
1.7.	Income verification document	<i>Original</i>	☐
1.8.	Preliminary valuation of the property to be acquired/mortgaged	<i>Electronic</i>	☐
1.9.	Other documents if necessary	<i>Original/ Electronic</i>	☐
2.	For loan disbursement (after a positive loan decision is made)		
2.1.	Documents related to the property to be acquired/mortgaged		
2.1.1.	Identification documents (Pledgor, seller)	<i>Electronic</i>	☐
2.1.2.	Marriage (divorce, death of spouse) certificate (Borrower, Co-borrower, Pledgor, Seller), if available	<i>Electronic</i>	☐
2.1.3.	Unified reference on RA CA restrictions	<i>Electronic</i>	☐
2.1.4.	Property Tax Clearance Certificate	<i>Original</i>	☐
2.1.5.	Final valuation of the property to be purchased/pledged as collateral.	<i>Electronic</i>	☐
2.2.	Other documents if necessary	<i>Original/ Electronic</i>	☐