# Mortgage loan for refinancing

## 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. Bill of Quantities
9. Certificate of marital status -issued by the municipality’s Civil Registration Office
10. Certificate of tax liabilities under Art.87, para.6 of the Tax Insurance Procedure Code - issued by the NRA