12/11/2026 10:15:26

https://ubb.bg/en/individual-clients/credits/za-nedvijim-imot

Mortgage loan for real estate purchase

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