

DOCUMENTS TO BE SUBMITTED FOR CONDOMINIUM COMBINED AND GROUP LOANS		Eligible format (Originali/A copy identical to the originalii/Copyiii)
<input type="checkbox"/>	Loan application completed, signed by those entitled to representation	Original
<input type="checkbox"/>	The condominium's deed of foundation, Organisational and Operating Rules and a general assembly resolution verifying the persons entitled to represent the condominium If the Organisational and Operating Rules do not state that the condominium board president may initiate the encumbrance of the individual ownership and the related common ownership share of a resident with a mortgage, if such resident is in arrears, without a resolution from the general assembly/member's assembly then a valid and effective resolution is also needed for that (it can form part of the general assembly decision on investments and contracting a loan).	A copy identical to the original/Official copy from the Land Registry
<input type="checkbox"/>	The articles of association of the housing co-operative and its certificate of incorporation not older than 30 days, the specimen signatures of those entitled to representation	Articles of association: A copy identical to the original/Official copy from the Land Registry Other: A copy identical to the original
<input type="checkbox"/>	The title deed of the condominium/housing co-operative not older than 30 days, which can be redeemed by a title deed from Takarnet drawn down in the branch (the fee is specified in "List of Loan Fee Conditions for small business clients").	Original
<input type="checkbox"/>	General assembly minutes which contain the required resolutions and the list of those present (see the minutes template). For <u>group loans</u> , the appendix titled "Home savings contract conclusion by residents" signed by the owners, in the case of voting in writing, the written notification sent to the residents, a voting sheet completed by a resident and correctly submitted and the minutes for the written voting have to be submitted.	Original
<input type="checkbox"/>	Submission of the list of residents' arrears with data complying with the bank's form	Original
<input type="checkbox"/>	Public debt clearance certification (NAV tax authority, social security) – Only if the condominium performs a taxable activity (renting out, sole trader activities) and therefore it has a tax number	Original/Electronic NAV tax certificate with e-file certification
<input type="checkbox"/>	The bank's certification of the current cash balance or the bank account statement for the last month (closing statement for the last day of the month) for the operating, renovation and fixed deposit accounts	Bank certification: Original Statement: Original/E-statement in a certified copyiv/E-statement with electronic signaturev/E-statement printed on the bank's terminalvi
<input type="checkbox"/>	Banking information from the account managing credit institution stating that there are no overdue debts or qualified obligations and that there weren't any formerly	Original
<input type="checkbox"/>	Presentation of the tax number request form stamped by the tax authority NAV (if they do not have a tax number and have to request one due to Fundamenta savings or an interest subsidy)	Copy
<input type="checkbox"/>	Statutory accounting reports for the two closed years preceding the submission of the loan application, the general assembly resolution approving the reports + an attendance sheet and the tax return if there is any taxable activity. For a housing co-operative with double-entry bookkeeping, please submit the general ledger statement that supports the reports and is current (closed within 3 months).	Report, general ledger statement: Original General assembly resolution: A copy identical to the original
<input type="checkbox"/>	For a housing co-operative with double-entry bookkeeping (annual or simplified annual report) which, according to the Act on Accounting, is obliged to have an audit (based on the sales revenue and the number of those employed), the submission of the audit report	A copy identical to the original
<input type="checkbox"/>	Presentation of public utility invoices from one public utility service provider, not older than 3 months, or tax clearance certificates	A copy identical to the original

<input type="checkbox"/>	Sole trader contract(s) related to the planned renovation works	Original
<input type="checkbox"/>	Legally binding permit and public utility declaration(s) in the case of works subject to permission from the authorities	A copy identical to the original
<input type="checkbox"/>	Leasing contract(s), if any, related to the leasing of apartments/shops in common ownership	A copy identical to the original
<input type="checkbox"/>	Copies of the Fundamenta Lakáskassza (FLK) housing savings fund proposal(s) and contract(s) (in the event of modification during the term, the proposal for the modification and the copies of the contract)	Copy
<input type="checkbox"/>	<u>For Combined loans</u> , the declaration signed for the Fundamenta Lakáskassza housing savings fund	Original
<input type="checkbox"/>	<u>For Combined loans</u> , the certification of the payment of the amount of monthly savings undertaken in the home savings contract, at least in the first month, as well as of the account opening and the payment of the blocking fee	Copy
<input type="checkbox"/>	<u>For existing OTP LTP contracts, a certification of the current balance of the savings, the date of the expected disbursement and payment history</u>	Original
<input type="checkbox"/>	<u>If a state or municipality subsidy/loan forms part of the project budget, a certification that the loan/subsidy has been granted</u>	A copy identical to the original

If an interest subsidy is applied for:

<input type="checkbox"/>	A declaration from the condominium board president on the extent of the refurbishment fund creation	Original
<input type="checkbox"/>	General assembly/delegate minutes/resolution on starting the fund generation, to the extent specified in Section 16 of Government Decree no. 12/2001 (I. 31.). The minutes is eligible if it is dated within 90 days after the first general assembly of a condominium/housing co-operative established at least 2 years earlier, within 2 years, or, if the building was started to be used later, from that date, or the occupancy date of the residential building built for sales purposes.	Original
<input type="checkbox"/>	Current bank account statement or bank certification on the refurbishment fund account	Original

Documents required for the loan contract's entry into force:

<input type="checkbox"/>	The declaration of the condominium board president which includes that none of the general assembly resolutions has been challenged	Original
<input type="checkbox"/>	A standing order for the monthly FLK payments and a group collection order for a combined loan (d for the loan contract's entry into force) is also eligible	Original
<input type="checkbox"/>	Certifying for the bank, by submitting the insurance policy, that the amount of the property insurance taken out for the condominium's common possessions/the possession of the housing co-operative reaches at least the principal amount of the loan	A copy identical to the original
<input type="checkbox"/>	If there is construction-repair insurance, certification of the fact that the insurance was taken out	A copy identical to the original

The document necessary for the payment of the loan amount if the borrower receives a state or municipality subsidy:

<input type="checkbox"/>	Signed subsidy contract(s) for the amount and loan purpose specified in the proposal or, in the absence of it, verification of delivery accepted by the project controller on the successful takeover of the project	A copy identical to the original
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Document required after payment, drawing down the state/municipality subsidy:

<input type="checkbox"/>	Verification of calling down the subsidy (the bank's certification of the account to which the disbursement arrives)	Original
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Complementary statement for condominium loans (only for printing an e-statement at a bank terminal)**The Loan applicant**

Condominium/housing co-operative name:

Condominium address/ registered office of the housing co-operative:

Tax number of the condominium/housing co-operative (mandatory for housing co-operatives, for condominiums only if they have one)

Company registration number of the housing co-operative:

joint representative / chairman of the administrative committee/ chairman of the board of directors of the housing co-operative /managing president / executive director acting as representative (underline as applicable) :

Name:

Name at birth:

Mother's maiden name:

Place and date of birth:

Permanent address:

Temporary address/ mailing address:

Personal ID card number:

Citizenship:

If joint representation is provided by a company:

Company name:

Short name:

Registered office:

Company registration number:

Statistical number:

Name of company representative:

Name at birth:

Mother's maiden name:

Place and date of birth:

Permanent address:

Temporary address/ mailing address:

Personal ID card number:

Citizenship:

hereby declares that the contents of the bank account statement(s) submitted as an attachment to the loan application and *printed at the self service desk of UniCredit Bank* are fully identical to the data registered by the credit institution keeping the bank account.

_____, _____ 20

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signature (Loan Applicant)

signature (witness 1)

Name:

Address:

signature (witness 2)

Name:

Address:

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- i **Accepted format of the original:** Original document signed by the person(s) entitled to sign it and with other certification elements (e.g. stamp). Documents accepted as certified without a separate loan certification form an exception (bank account statement, public utility invoices).
- ii **Accepted format of the copy identical to the original:** The original copy presented at the branch. The branch staff shall make a copy of it and put a date, signature and a name stamp on it for certification purposes. An agent cannot certify the documents.
- iii **Accepted format of the copy:** copy submitted at the branch
- iv **E-statement in a certified copy – accepted form:** In this case, certification by the account managing bank is necessary. For a certified copy, the stamp of the financial institution, two signatories and the names of the signatories are necessary for the certification. No separate certification is needed to verify that the client receives an e-statement.
- v **E-statement with electronic signature – accepted form:** When certifying the e-statement (which has electronic signatures), the bank account statement sent by the client in pdf format (certification is not possible if the original copies are on paper or a paper-based version is scanned) has to be sent after its receipt to the e-Akta@unicreditgroup.hu e-mail address (further information: Administrative Order No. 2009/198 - The management of documents with e-signatures).
- vi **E-statement printed on the bank's terminal**
- the statement may only be printed out on kiosk machines,
 - only the individual having access to the account may print the statement
 - a statement printed by the client on a kiosk machine earlier but not then submitted is not acceptable when the loan application is submitted, as the statement must be printed out on the kiosk machine again,
 - this option cannot be used with regard to third party sales,
 - the declaration included in Annex 1 must also be signed