

# Loan application

## Loan application – loan for property in France/Spain

France     Spain

Where have you heard about Nykredit?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### I/we would like

A mortgage loan in EUR\* - loan amount  
(\*Min. loan amount is 100,000 EUR) \_\_\_\_\_

Price of the property in EUR \_\_\_\_\_

To simultaneously create a Euro account in Nykredit Bank\*  
(\*deposit- and administration account)

#### Loan purpose

- Purchase a dwelling abroad                       Prepay loan, debt outstanding of EUR \_\_\_\_\_
- Release equity     Have a loan certificate
- Refinance and invest proceeds elsewhere

#### Financing of down payment

- Bank loan     Equity release
- Personal funds (bank deposit)                       Other financing

### Personal data

Name (applicant 1) \_\_\_\_\_ Name (applicant 2) \_\_\_\_\_

Civil reg. no. \_\_\_\_\_ Civil reg. no. \_\_\_\_\_

Birthplace \_\_\_\_\_ Birthplace \_\_\_\_\_

Tel. \_\_\_\_\_ Tel. \_\_\_\_\_

E-mail \_\_\_\_\_ E-mail \_\_\_\_\_

Occupation \_\_\_\_\_ Occupation \_\_\_\_\_

Address \_\_\_\_\_

Postal code/city \_\_\_\_\_ Country \_\_\_\_\_

### I am/we are

- Married     Cohabiting     Divorced/separated     Widow/widower     Single

### Children living at home

Age (date/year) \_\_\_\_\_ / \_\_\_\_\_    Age (date/year) \_\_\_\_\_ / \_\_\_\_\_    Age (date/ year) \_\_\_\_\_ / \_\_\_\_\_



## I/we live in

Own property     Rented property     Cooperative housing unit     Other \_\_\_\_\_

If rental or cooperative housing unit, state monthly rent (excl. utility charges) in  DKK  EUR  SEK  NOK

## Information on the foreign property (primarily when applying for equity release)

Current owner of the property \_\_\_\_\_

Address \_\_\_\_\_

Postal code \_\_\_\_\_ City \_\_\_\_\_

The property is owned     Private     By company

The property is owned     Common     Separate

### Information on contact persons (whom may Nykredit's valuers contact when the property is to be valued?)

Contact person 1 (name, address, tel.) \_\_\_\_\_

Contact person 2 (name, address, tel.) \_\_\_\_\_

## My/our financial information

All amounts are stated in  DKK  EUR  SEK  NOK

### Income information

#### Applicant 1

#### Applicant 2

Annual income before tax \_\_\_\_\_

Other annual income \_\_\_\_\_

Status     Employed     Self employed     Employed     Self employed  
 Ass. Spouse     Unemployed     Ass. Spouse     Unemployed  
 Pensioner     Student     Pensioner     Student

## Asset information

### Property valuation

If you own several properties please state value/debt in 'Specification of...'

#### Assets

Properties (total value) \_\_\_\_\_

Cars (make, model, year) \_\_\_\_\_

Bank deposits \_\_\_\_\_

Seruties \_\_\_\_\_

Other assets \_\_\_\_\_

#### Debts

Properties (total) \_\_\_\_\_

Car loan \_\_\_\_\_

Bank debt \_\_\_\_\_

Other debt \_\_\_\_\_

### Specification of other assets

### Specification of other debts

\_\_\_\_\_

Public valuation     Broker valuation     Your evaluation     Other \_\_\_\_\_

### Has the household provided any third party with any guarantee/security (besides spouse/cohabitant)

No  Yes guarantee/security have been provided to: \_\_\_\_\_

### Do you have any partnership shares?

No  Yes Amount \_\_\_\_\_ Name of partnership share \_\_\_\_\_

### Other relevant information

(e.g. on marriage settlements, separation of property in case of divorce, etc.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Signature

I/we warrant that the information provided in this application form is true and correct. I/we accept to pay Nykredit's actual expenses for a valuer (currently amounting to between EUR 450 and EUR 900 per apartment/house with a value of up to EUR 600.000) if the foreign property have been valued as a part of the loan process – even if a loan is not raised through Nykredit International.

I/we give my/our consent to Nykredit to issue a copy of the loan offer to my/our lawyer.

\_\_\_\_\_ / \_\_\_\_\_ 202 \_\_\_\_\_ / \_\_\_\_\_ 202 \_\_\_\_\_

Applicant 1 signature

Applicant 2 signature

### Please enclose the following documentation

- Income documentation (**latest** income slip/pension statement, etc.)
- **Latest** annual statement from the customs and tax authorities
- Budget including fixed expenses
- Wealth statement (screen print from netbank or statement from bank dated today. obs. name and date must be stated clearly)
- Documentation of debt (screen print from netbank or latest collection from bank/creditor/mortgage bank)
- **Latest** financial statement of personal income statement with the addition of the balance up to date for the current year (if self-employed or employee)
- Documentation of your property value
- Pension scheme statement, latest pension report from pension fund (if approaching retirement)
- Signed purchase agreement (in connection with a loan for purchase of dwelling)
- Copy of title deed of the foreign property (when applying for equity release)
- Copy of valid passport
- You may be asked to provide additional documentation when you receive the loan offer.

### Credit granting

Danish legislation imposes special obligations on Nykredit with respect to credit granting. Please go to our website to learn more about Nykredit's requirements in connection with credit assessment: [nykredit.com/creditassessment](http://nykredit.com/creditassessment)

### Please forward application and documentation to either

**Nykredit, International**  
Kalvebod Brygge 47  
DK-1560 København V  
Tlf.: +45 44 55 15 35  
E-mail: international-cph@nykredit.dk

**Nykredit Representative Office Cannes**  
13, Rue des Etats-Unis  
F-06400 Cannes  
Tlf.: +33 (0) 493 39 10 10  
E-mail: cannes@nykredit.dk

**Nykredit Representative Office Palma**  
Carrer Constitució 1,  
07001 Palma de Mallorca  
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E-mail: palma@nykredit.dk

**Nykredit Representative Office Marbella**  
Centro Plaza 26  
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E-mail: marbella@nykredit.dk