

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

- | | |
|--|---|
| <input type="checkbox"/> Purchase a dwelling abroad | <input type="checkbox"/> Prepay loan, debt outstanding of EUR _____ |
| <input type="checkbox"/> Release equity | <input type="checkbox"/> Have a loan certificate |
| <input type="checkbox"/> Refinance and invest proceeds elsewhere | |

Financing of down payment

- | | |
|--|--|
| <input type="checkbox"/> Bank loan | <input type="checkbox"/> Equity release |
| <input type="checkbox"/> Personal funds (bank deposit) | <input type="checkbox"/> 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
 Andet _____

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 2 (name, address, tel.) _____

Contact person 2 (name, address, tel.) _____

MY/OUR FINANCIAL INFORMATION

All amounts are stated in DKK SEK NOK EUR

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 _____
Securities _____
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.)

UNDERSKRIFT

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.

_____ / _____ 201 _____ / _____ 201 _____

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)
- 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

PLEASE FORWARD APPLICATION AND DOCUMENTATION TO EITHER

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