

Checklist Dutch mortgage documents

Refinance your mortgage - Employed & self-employed



You need quite a lot of documents to apply for a Dutch mortgage.

Before you upload these documents in your account, please check our documents manual: hanno.nl/documents

In your Hanno account	Free appointment	Mortgage advice
Personal ("Persoonlijk")		
<input type="checkbox"/> Identification: passport or ID card (NO drivers license)	✓	✓
<input type="checkbox"/> Divorce settlement		✓
Income ("Inkomen")		
<i>Employed</i>		
<input type="checkbox"/> Recent salary slip	✓	✓
<input type="checkbox"/> Bonus overview last 3 jaar	✓	✓
<input type="checkbox"/> Employer's statement (with declaration of intent if you don't have a permanent contract)		✓
<input type="checkbox"/> Residence permit / visa (if applicable)		✓
<input type="checkbox"/> Personal income tax 2012 (if current mortgage is closed before 2013, via mijn.belastingdienst.nl/mbd-pmb/)		✓
<input type="checkbox"/> Pension overview (via www.mijnpensioenoverzicht.nl)		✓
<i>Self-employed or director / major shareholder</i>		
<input type="checkbox"/> Annual figures last 3 years	✓	✓
<input type="checkbox"/> Tax returns last 3 years	✓	✓
<input type="checkbox"/> Consolidated annual figures last 3 years (in case of several LTDs)	✓	✓
<input type="checkbox"/> Recent salary slip (for directors / shareholders)	✓	✓
<input type="checkbox"/> Extract from Dutch Chamber of Commerce (KvK)		✓
<input type="checkbox"/> Pension overview (via www.mijnpensioenoverzicht.nl)		✓
<i>Other income</i>		
<input type="checkbox"/> Statement other income (old age pension, property let out, allowance)	✓	✓
Assets ("Vermogen")		
<input type="checkbox"/> Savings account overview	✓	✓
<input type="checkbox"/> Investment account overview	✓	✓
<input type="checkbox"/> Gifted deposit or loan letter		✓
<input type="checkbox"/> Identification contributor (in case of gift or loan)		✓
Obligations ("Verplichtingen")		
<input type="checkbox"/> Study finance DUO: current and original balance	✓	✓
<input type="checkbox"/> Loan or credit agreement	✓	✓
<input type="checkbox"/> Banking account overview		✓
<input type="checkbox"/> Creditcard agreements		✓
Current house ("Wonen nu")		
<input type="checkbox"/> Current mortgage overview	✓	✓
<input type="checkbox"/> Savings/insurance policy		✓
<input type="checkbox"/> Investment account mortgage overview		✓
<input type="checkbox"/> Ground lease agreement (if applicable)		✓
<input type="checkbox"/> Sales agreement current house OR appraisal report (NWWI approved) in case not sold		✓