

## Required information for loan applications

### Basic documentation

- Latest tax return (available at [www.skattur.is](http://www.skattur.is)).
- Confirmation of income tax payments (available at [www.skattur.is](http://www.skattur.is)).
- Confirmation of income – paychecks for the previous three months.
- Confirmation of nominal value for all outstanding debt and monthly payments.
- Confirmation of own financing under section A of the real estate purchase agreement, with bank statement and/or loan commitments from other financial institutions.
- Approved and signed purchase offer.
- Sales summary from real estate agent.
- Consent for Íbúðalánasjóður to obtain information from co-applicant (if applicable).
- Latest payment slips of existing loans that are higher in mortgage rank (if applicable).
- Confirmation of loan amount, duration of loan, payment and interest rate for new loans from another financial institutions or pension funds (if applicable).
- Copy of payment assessment due to new loans from other financial institutions (if applicable).
- Request and written statement requesting exemption from standardized cost of living/cost of transportation (if applicable).
- Officially registered property lease agreement (if applicable).

## Additional required documents with applications for different types of loans.

### Partial purchase agreement

- Divorce agreement from magistrate.
- Confirmation on division of assets if dissolution of cohabitation.

### Construction loan

- Financing schedule. (How to finance the building from building level 4 to building level 7).
- Certificate of building insurance.

### Loans for special disabilities needs

- Doctor's certificate or certificate from the State Diagnostic and Counselling Centre.
- Thorough written statement that describes the special disabilities that the applicant suffers from (or an individual that he or she is responsible for) and how the disabilities lead to more costs for the applicant in obtaining housing, maintenance of a housing or additions to a housing.

### Housing maintenance loan

- Confirmation of expected maintenance cost, signed by authorized agent.
- Confirmation of completion of maintenance, signed by authorized agent.
- Copies of invoices due to maintenance work.

“Íbúðalánasjóður reserves the right to request further documentation regarding the process of evaluating the application, if deemed necessary”