

## Mortgage documents

The dossier you need to prepare for the lender must include the following documents:

Necessary documentation	Supplied by
For Swiss citizens: ID or passport For foreigners: copy of passport and copy of residence permit	Residents' registration office, passport office
For employed persons: salary statements or copies of your tax returns from the last two years	Employer / tax office
List of available funds (bank statements, life insurance policies, pension benefits statement from pension fund etc.)	Banks, insurance companies, pension fund
List of debts (loans, lease agreements etc.)	Credit institutions
Up-to-date debt register information (no older than 3 months)	debt collection office
For self-employed persons: balance sheets / profit and loss statements from the last three years	Trustee
Up-to-date land registry extract for the property to be financed	Land registry office
Building insurance certificate indicating the square metres	Cantonal building insurance, insurance company
Construction plans, SIA cubic calculations, building specification (if available)	Architect, building contractor
Site plan, copy of land registry extract or residential unit plan with net floor space and ancillary rooms	Land registry office, condominium owners' association
In case of condominium ownership: usage and management regulations and condominium ownership foundation file	Condominium owners' association
Statement of 3rd pillar assets (in the case of early withdrawal or garnishment of 3rd pillar)	Pension foundation
Pension fund statement and regulations (in case of early withdrawal or garnishment of 2nd pillar)	Pension fund

Source: <https://en.comparis.ch/hypotheken/hyporatgeber/gebuehren-und-unterlagen/unterlagen>