

FAST CREDIT CAPITAL UCO CJSC

LIST

For Individuals

Documents required for initial analysis
Agreement on receiving and processing Borrower's, Guarantor's (if available) personal data
Report on the Initial Assessment of Pledge by an independent assessor
Documents required for loan application processing
IDs, social security numbers of the Borrower and Guarantor (if available),
Marriage (divorce, death) certificate (if available)
Children's birth certificates (if available)
Reference from the employer *
*specifies the Borrower's position, service record, monthly income, (gross, net: in case of net income a note shall be added in the reference)
Information about previous employment*
*specifies the employer, position, service record in each organization (required only if the Borrower's service record in the present job is less than 12 months). Exceptions are the cases when the given job is the Borrower's/ Co-borrower's first job and the service record of the latter is less than 12 months.
Information about other income (if available)
Statement of income of the spouse (if available)
Real estate ownership certificate, grounds of ownership
Reference on actual residence and family composition if necessary
Cost estimate in case of apartment renovation/ construction
Construction permit in the manner prescribed by RA legislation in case of apartment renovation/construction
Other documents upon the Specialist's request
In the scope of Affordable housing to young families program the following is additionally required
Borrower's and their spouse's birth certificates
Borrower's and their spouse's personal account statements (for the last one year, provided by the tax authority)

Complete credit reports from ACRA Credit Bureau on Borrower's and their spouse's credit histories
Reference from RA Real Estate Cadastre Committee on the real estate owned by the borrower and their spouse with the right of ownership
Borrower's and their spouse's social security numbers (social security card)
Documents required for loan provision upon approval
Independent pledge assessor report
Pledge insurance certificate
Borrower's and Co-borrower's (if available) Personal Accident insurance certificate
Notarization of contracts
Reference on registration of the right of pledge and restrictions
Statement on zero property tax
Other documents upon the Specialist's request
Statement or receipt for the loan to be provided (applicable only to Affordable housing to young families program)

- Copies may be presented in the loan application processing phase.
- In case of absence of the social security number a respective certificate must be presented

For self-employed persons

Documents required for loan application processing
Borrower's founding documents (Charter, Registration certificate, TIN)
Documents permitting the Borrower's activity (licenses, certificates, etc.), if according to the legislation a special permit from the relevant bodies is required for the given activity
Financial and tax reports for the last 1 (one) year approved by tax authorities
Reports / records of income and expenses for the last 6 months (if available) Reports / records of income and expenses for the last 1 year in case of Affordable housing to young families program
Income analysis
Reference from territorial tax inspectorate on obligations towards budget
Statement on accounts receivable and accounts payable (detailed breakdown thereof upon request)
Relationships description of the potential Borrower, supplier (Contractors) and buyers (Clients): supply contracts (including offers and contracts of intent) on supply of raw materials, other materials and finished products (provision of services)



Passports of the Director and owners
References or statements from other banks on their creditworthiness (if available)
Reference on shareholders' participation in from state registry or depository
Other documents upon the Specialist's request

- Copies of the documents may be submitted in the loan application processing phase.