



Self-disclosure

This form allows you to provide important information about your financing project. This helps the lender speed up your creditworthiness check and, as a result, decide whether or not to approve the loan. If you have any questions when filling out this form, please don't hesitate to ask your advisor.

1. Your Plan

intended purpose	purchase	purchase (new building)	new building	raising capital
	renovation/modernization		follow-up financing	

2. Personal Information

	Applicant 1				Applicant 2							
salutation/title	Ms.	Mrs.	Mr.		Ms.	Mrs.	Mr.					
last name												
first name												
maiden name												
date of birth (DD/MM/YYYY)												
birthplace/country of birth												
nationality												
EU citizen	yes		no		yes		no					
residence permit												
I have been in Germany since (DD/MM/YYYY)												
street/house number												
ZIP code/place of residence												
resident since (DD/MM/YYYY)												
previous address (if applicable)	ZIP code/place of residence											
	street/house number											
telephone number (landline)												
telephone number (cell phone)												
e-mail address												
tax ID number												



	Applicant 1		Applicant 2	
marital status	single	married	single	married
	widowed	divorced	widowed	divorced
	living separately	partnership	living separately	partnership
separation of goods	yes	no	yes	no
number of (dependent) children in the household (assign common children as only one person)	number:	date(s) of birth:	number:	date(s) of birth:
practiced profession				
employment type	office worker	retired	office worker	retired
	laborer	housewife/ -husband	laborer	housewife/ -husband
	official	unemployed	official	unemployed
employed since (DD/MM/YYYY)				
contract duration	unlimited	probation	unlimited	probation
	limited to:		limited to:	
name of employer				
Is the employer based in Germany?	yes	no	yes	no
currency of wages	Euro	other currency:	Euro	other currency:
additional part-time job(s)	yes	since:	yes	since:
freelance or self-employed?	freelance	self-employed	freelance	self-employed
	self-employed as:		self-employed as:	
	since:		since:	
	company:		company:	
number of existing vehicles in the household				
Post retirement				
start of retirement				
statutory pension	€		€	
private pension	€		€	

3. Language Skills

	Applicant 1		Applicant 2	
interpreter required for meeting with the notary	yes	no	yes	no



4. Bank Details

	Applicant 1	Applicant 2
IBAN		
BIC		

5. Monthly Income

(assign joint income to only one person)	Applicant 1			Applicant 2		
monthly net salary	€			€		
number of payments per year	12x	13x	14x	12x	13x	14x
from self-employment	€			€		
pension	€			€		
secondary employment	€			€		
rental income	€			€		
child benefits	€			€		
alimony income	€			€		
miscellaneous	€			€		
total income	€			€		

6. Monthly Expenses

(assign common expenses to only one person)	Applicant 1		Applicant 2	
current rent + heating	€		€	
private health insurance	€		€	
maintenance fees	€		€	
existing real estate loans	installment 1	€	installment 1	€
	installment 2	€	installment 2	€
existing installment loans	installment 1	€	installment 1	€
	installment 2	€	installment 2	€
leasing	€		€	
miscellaneous	€€		€	
total expenses	€		€	

**7. Assets**

(assign joint assets to only one person)	Applicant 1	Applicant
bank/savings balance	€	€
securities/stocks	€	€
Bauspar (building and loan association) balance	€	€
real estate market value (please also fill out the separate form "declaration of assets including property overview").	€	€
life/retirement insurance	€	€
miscellaneous	€	€
Total assets	€	€

8. Liabilities/Outstanding Debts

(assign joint liabilities to only one person)	Applicant 1	Applicant 2
outstanding amount of real estate loans (please also fill out the separate form "declaration of assets including property overview").	loan 1	loan 1
	fixed interest rate until	fixed interest rate until
	loan 2	loan 2
	fixed interest rate until	fixed interest rate until
outstanding amount of installment loans	loan 1	loan 1
	duration until	duration until
	loan 2	loan 2
	duration until	duration until
miscellaneous	€	€
total liabilities	€	€



9. Real Estate Information

street/house number						
ZIP code/city						
type	detached house		duplex	semi-detached house		
	townhouse		apartment building		condominium	
	premises		with separate apartment			
year of construction						
converted room			m ³			
living space			m ²			
construction method	solid	prefabricated house (solid)		prefabricated house (wood)		other
configuration	strongly elevated	elevated	middle		basic	no
basement infrastructure	basement		partial basement		no basement	
roof	flat roof		fully developed		partially developed	not developed
number of full/split levels						
number of residential units						
number of commercial units						
for condominiums	housing unit number					
	co-ownership share (if applicable)					
residential area	elevated		middle		basic	

Modernization

latest modernization (provide year)			
measures taken	room layout (floor plan)		windows (frame and insulation)
	roof (covering or thermal insulation)		thermal insulation
	bathrooms, toilets, tiles or fixtures		heating (burner and/or, if applicable, boiler)
	electricity, waste water, heating pipes or radiators		floor coverings, wall coverings, stairs
Use	private use	rental	net rent per month
residential space	m ²	m ²	€
commercial space	m ²	m ²	€
number of (underground) garage parking spaces			€
number of parking spaces/carports			€

Leasehold (only to be completed if building is a leasehold)

leasehold grantor	public/ecclesiastical	other
ground rent (annually)	€	
duration until		



Please fill out where applicable.

10. Cost Summary of New Building Project

construction begins on		
projected completion for		
number of partial payouts		
	amount	already paid
property purchase price	€	€
production costs	€	€
service infrastructure costs	€	€
additional construction costs	€	€
personal contribution	€	€
outdoor facilities	€	€
notary and legal expenses	€	€
real estate transfer tax	€	€
brokerages	€	€
furnishings	€	€
miscellaneous	€	€
total cost	€	€

11. Cost Summary of Project Purchases

	amount	already paid
purchase price	€	€
modernization costs	€	€
renovation costs	€	€
personal contribution	€	€
notary and legal expenses	€	€
real estate transfer tax	€	€
brokerages	€	€
furnishings	€	€
miscellaneous	€	€
total cost	€	€

**12. Original Costs for Refinancing Project**

original costs (purchase price)	€	purchased in year
current estimated market value of the property*	€	

* The property value also includes any previous value improving practices carried out to the property. Please take these into account if applicable.

13. Cost Summary of Refinancing Project

	loan 1		loan 2		loan 3	
initial loan	€		€		€	
current balance due	€		€		€	
fixed interest rate until						
current monthly installment	€		€		€	
lender	€					
Can this loan be refinanced?	yes	no	yes	no	yes	no
loan account number						
loan type						
mortgage	€		€		€	
duration until						

14. Financing Plan

	amount	fixed interest rate	desired rate (€) or redemption (% , min. 1 %)		special redemption option
loans	€		€	%	% per annum
(where applicable) loan 2	€		€	%	% per annum
(where applicable) loan 3	€		€	%	% per annum
reconstruction loan corporation loans	€		€	%	% per annum

credit-builder loans	€	fixed until		€ per month	lender	
employer loans	€	fixed until		€ per month	lender	
other loans	€	fixed until		€ per month	lender	
equity capital	€					
total	€					



Space for additional questions and comments, observations

Data protection information from SCHUFA Holding AG and Creditreform

Transmission of data to SCHUFA and exemption from banking secrecy

The contractual partner (lender/bank/thrift) transmits the personal information collected as per this contractual relationship regarding the application, implementation and termination of this business relationship as well as any data regarding non-contractual or fraudulent behavior to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden. The legal basis for the transferring of this information is Article 6 Paragraph 1 Letter b and Article 6 Paragraph 1 Letter f of the General Data Protection Regulation (GDPR).

Any transmitting of information based on Article 6 Paragraph 1 Letter f of the GDPR may only be made to the extent that this is necessary to protect the legitimate interests of the bank/thrift or third parties and does not outweigh the interests or fundamental rights and freedoms of the data subject whose personal information is entitled to protection. This exchange of information with SCHUFA also serves to fulfill legal obligations in carrying out customer credit rating checks (Section 505a of the Civil Code, Section 18a of the Banking Act).

In this respect, the customer also releases the contractual partner from banking secrecy.

SCHUFA processes the data received and also uses it for the purpose of profiling (scoring) in order to provide its contractual partners in the European Economic Area and in Switzerland and, if applicable, other third-party countries (if an adequate decision by the European Commission or standard contractual clauses thus dictate; this can be viewed at www.schufa.de) with information to, among other things, assess the creditworthiness of natural persons. Further information on SCHUFA's activities can be found in the SCHUFA information sheet in accordance with Art. 14 of the GDPR or viewed online at www.schufa.de/datenschutz.

Data transmission to Creditreform for freelancers and self-employed individuals

When applying for credit services, the lender transmits data to the credit reporting agency Creditreform for the purpose of checking creditworthiness; this includes name, address, date of birth, previous address, if applicable, and reason for request. The legal basis for the transmission of this data is Article 6 Paragraph 1b and Article 6 Paragraph 1f of the General Data Protection Regulation (GDPR).

Any transmission of data based on Article 6 Paragraph 1 f of the GDPR may only be made to the extent that this is necessary to protect the legitimate interests of the lender or third parties and does not outweigh the interests or fundamental rights and freedoms of the data subject whose personal information is entitled to protection. The exchange of information with Creditreform also serves to fulfill legal obligations in carrying out customer credit rating checks (Section 505a of the Civil Code, Section 18a of the Banking Act).

In this respect, the customer also releases the lender from banking secrecy.

Information made available to Creditreform is transmitted to the lender. Creditreform will not individually notify the customer again regarding the transmission of data to the lender.

At Creditreform, you can request information regarding the stored personal data, which will be subsequently passed on to affiliated companies to assess your creditworthiness, at any time.

Creditreform only makes the data available to its contractual partners if they can credibly demonstrate a legitimate interest in this transmission of data; this is carried out on an individual basis. The data transmitted will be processed and used exclusively for this purpose.

Further information on data processing at Creditreform can be found at <https://www.creditreform.de/EU-DSGVO/>



Lender statements

Note on using the automated land register retrieval process

The lender can use this automated process to transmit data from the automatically maintained land register to check for loan applications. This also applies to the transmission of applications for information from the land register in accordance with Section 133 Paragraph 4 of the Land Registration Code. The lender can only use the transmitted data if the customer is already the (co-)owner or heir to the property in question. The use of data refers to all land registers in which the customer is or will be entered as (co-)owner or leaseholder.

With my/our signature, I/we consent to the use of the automated land register retrieval process.

Loan brokers

I/we hereby commission Dr. Klein Privatkunden AG or the franchise partner/sales partner of Dr. Klein Privatkunden AG (hereinafter Dr. Klein) to set up a loan for real estate financing as well as arrange for related financial services and support during the disbursement of this loan. I/We authorize Dr. Klein to forward all necessary documents (loan application, property and creditworthiness documents, etc.) to a lender considered for financing, to obtain offers of conditions from the lender and to accept all correspondence relating to the financing on my behalf.

I/We assure that no coercive measures (e.g. attachment of salary, compulsory auctions, insolvency proceedings) have been initiated against me/us. I/We have always been punctual in my/our payment obligations in the past.

I/We act in our own economic interest and not at the instigation of others (particularly not as a trustee).

I/We confirm that all of the above information provided is, to the best of my/our knowledge, complete and truthful. Incorrect information may lead to the contract being terminated.

Advice

Yes, I would like to receive advice and written documentation.

No, I don't wish to receive any advice.

place, date	signature 1st applicant	signature 2nd applicant



Your documents checklist

This list shows you all the documents you need for building financing. Once you have completed the submission process, your advisor can create a personalized offer for you..

Personal documents and creditworthiness

	copies of identification documents
	payroll statements from the last three months
	payroll statement for December of last year
	last income tax assessment
	proof of equity (account and securities account statements, cash value of life insurance, proof of donations, annual account statement, credit-builder balance, etc.)
	evidence of other external funds (credit-builder loans, public funds, etc.)
	last income tax return (along with attachments outlining each type of income)
	proof of private health insurance
	divorce/maintenance orders/separation of property/alimony agreement
	loan agreements as well as bank statements from the previous year (for debt restructuring/forward and other real estate loans)
	current pension information/retirement provisions
	loan agreements as well as bank statements from the previous year for other private liabilities (installment loans, leasing, guarantees, etc.)

Real estate documents

	color photos of the property (front and back, possibly also interior photos)
	calculation of the living space
	calculation of the enclosed space (cubic content)
	floor plan with dimensions
	sectional drawing with dimensions for houses
	construction description
	site plan/floor map
	cost breakdown of the construction work (for new projects, conversions, renovations)
	list of planned personal contributions
	work contract for the construction project (or draft contract)
	land register extract (not older than three months, does not need to be notarized)/ land charge certificate (in case of debt restructuring)
	purchase contract (or draft) to the building/property
	declaration of division and distribution plan (or draft contract)
	exposé
	energy certificate (must be valid for at least one year)



Self-employed and managing partners

	last three annual financial statements (signed)
	current business evaluation with totals and balance lists
	last income tax return including all attachments
	last two income tax assessments
	articles of association, extract from the commercial register

Miscellaneous

If you have problems filling out this form, you can download the current version of free Adobe Acrobat Reader here:
<https://www.adobe.com/acrobat/pdf-reader.html>