



**I. Document to be submitted for Loan Application**

1. Written application to the Bank (CCD)
2. Letter from employer specifying age and salary
3. Pass Port / Yellow Card -copy.
4. Evidence for marital status
5. Land/Lease holding certificate/and copy (To be provided by CCD)
6. Purchase agreement of house between the Real Estate Developer and Buyer (To be provided by CCD)
7. House Plan (To be provided by CCD)
  - Approved architectural plan including site plan
  - Structural plan
  - Electrical plan
  - Sanitary plan
8. Specification or bill of quantities (To be provided by CCD)
9. MRI (Mortgage Redemption Insurance) consent seeking coverage or not
10. Power of agency where applicable and should be registered by "The Addis Ababa City Government Acts and Civil Status Documents Service"
11. Payment authorization of borrower to CCD.

## **Bank requirements Non-resident in Ethiopian**

1) The following documents should be verified in front of the notary public and then Authenticated by the nearby Ethiopian embassy and finally get confirmed by the Ministry of Foreign Affairs, Ethiopia.

- Martial status (Married) if the certificate issued/produced from aboard (out of Ethiopia)
- If the power of attorney is given by both spouse (if any) issued /produced from abroad (out of Ethiopia)

The power of attorney in addition to the general assignment power of act should clearly state the capacity of the agent to borrow money granting the principal's moveable & immovable property as collateral.

- If the spouse of the applicant is foreigner/have no Ethiopian citizenship, he/she should give his/her consent that the applicant can borrow money taking the salary/business income as a source of repayment.
- If the power of attorney and spouse consent are to be produced from abroad, it should pass through the Embassy & the Ministry of Foreign Affairs, Ethiopia.

2) The following documents should be verified only in front of the notary public

- Passport copy/yellow card
- Martial status - (Single, Divorced)

3) Document to be provided without involving verification by notary public

- Salary if the applicant employed, tax return if the applicant has private company.
- Marriage certificate issued from Ethiopia.