



Documentation Checklist for Mortgage Solutions

Required Documents for Residents

1

Identification Documents

- Citizen Card
- Passport
- National Identity Card of EU Citizen
- Residence Permit/Authorization

2

Marital Status Documents

- Divorce Agreement by Mutual Consent
- Judicial Divorce Sentence
- Agreement on Parental Authority Regulation

3

Income Documents

- Last 3 payslips
- Last Income Tax Return (IRS)
- IRS Settlement Note
- Bank Statements
- Pension proof from Social Security
- Declaration of Commencement of Activity
- Commercial Registration Certificate

4

Other Expense Documents

- Payment receipts or bank statements for the last 3 months of expenses to be canceled

5

Documents according to the type of transaction

- Promise of Purchase and Sale Agreement
- Proof of Personal Savings
- Deed of Purchase and Sale and Mortgage with previous mortgage
- Payment receipts for the last 6 months
- Proof of liquidity

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Construction Documents

- Deed of Purchase and Sale of the land
 - Approved architectural project by the Municipal Council
 - Contract, budget, and work schedule of the builder
 - Building permit and proof of payment from the Municipal Council
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7

Property-related Documents

- Land Registry Certificate or simple copy
 - Urban Property Tax Assessment
 - Deed of Purchase and Sale
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Required documents for Non-Residents

1

General Documents

- Passport or Identification Document.
 - Portuguese Tax Identification Number (NIF).
 - Credit responsibility report from the respective country of residence.
 - Last income statement.
 - Evidence of savings and other income.
 - Bank statements for the last 6 months to verify income.
 - Proof of payment (last 6 months) of other loans by the applicants.
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2

Income Documents

Trabalhadores por Conta de Outrem

- Last 3 payslips or proof of other regular income.
- Employer's declaration confirming employment status, tenure in the company, and annual income.

Self-Employed Workers

- Company balance sheet and last income statement.
- Evidence of other income, if any.
- Bank references and details.

Retirees

- Proof of annual pension for the last year.

How to Obtain the Documents?

Citizen Card: Requested at Citizen Shops or Registries of the Institute of Registries and Notary.

Passport: Requested at Citizen Shops or Registries of the Institute of Registries and Notary.

National Identity Card of EU Citizen: Requested from corresponding entities in the country of origin.

Residence Permit/Authorization: Requested from the Immigration and Borders Service (SEF).

Divorce Agreement by Mutual Consent: Requested at Civil Registry Offices of the Institute of Registries and Notary.

Judicial Divorce Sentence: A copy can be requested from the Family and Minors Court.

Agreement on Parental Authority Regulation: A copy can be requested from the Family and Minors Court.

Last 3 payslips: Duplicate can be requested from the employer.

Last Income Tax Return (IRS): If filed online, a copy can be obtained at www.portaldasfinancas.gov.pt under "Proofs - IRS". If not filed online, a duplicate can be requested from the Tax Office with the respective stamp.

Last IRS: If delivered online, you can obtain a copy at www.portaldasfinancas.gov.pt under the option 'Proofs – IRS'. If it wasn't submitted online, you can request a duplicate with the respective stamp at the Tax Office.

IRS Settlement Note: If requested online at www.portaldasfinancas.gov.pt, a copy can be obtained through the "Certificates - IRS" option. If not online, a copy of the IRS settlement certificate can be requested from the Tax Office.

Bank Statements: Duplicate can be requested at a bank branch or online through internet banking options.

Proof of pension from Caixa Geral de Aposentações or Social Security: A copy can be requested from Caixa Geral de Aposentações or Social Security.

Declaration of Commencement of Activity: If requested online at www.portaldasfinancas.gov.pt accessing your activity start data. If not online, a copy can be requested from the Tax Office.

Commercial Registration Certificate: If requested online, through the Institute of Registries and Notary at www.portaldaempresa.pt, a permanent certificate can be consulted. If not online, a copy can be requested from a Commercial Registry Office.

Payment receipts or bank statements for the last 3 months of expenses to be canceled: Duplicate can be requested from the financial institution or online through internet banking options.

Promise of Purchase and Sale Agreement: If carried out through a Real Estate Mediator, a copy can be requested. It can also be requested from the other party who made the contract.

Proof of Personal Savings: An updated bank statement serves as proof.

Deed of Purchase and Sale and Mortgage with previous mortgage: A copy can be requested from the bank or Notary where the act was formalized.

Payment receipts for the last 6 months: Duplicate can be requested from the financial institution or online through internet banking options.

Proof of liquidity: Present evidence as required.

Deed of Purchase and Sale of the land: A copy can be requested from the Notary where the Deed of Purchase and Sale was formalized.

Approved architectural project by the Municipal Council: Can be requested from the Architect who carried out the project.

Building permit and proof of payment from the Municipal Council: Can be requested from the Municipal Council.

Land Registry Certificate or simple copy: Can be requested online at www.predialonline.pt/PredialOnline/ accessing the property data. If not online, it can be requested from Land Registry Offices.

Urban Property Tax Assessment: Can be requested online at www.portaldasfinancas.gov.pt accessing your property data. If not online, a copy can be requested from the Tax Office.

Deed of Purchase and Sale: A copy can be requested from the Notary where the Deed of Purchase and Sale was formalized.