A ROSENHEIM RESOURCE

Mortgage Checklist

Every document your bank will ask for, in one place, before you start the application.

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CHAPTER ONE

Document Checklist

Gather these before applying to move faster

Identity & Residency

- [ ] Valid passport
  Including UAE residency visa page, if you are a UAE resident.
- [ ] Emirates ID
  Required for UAE residents; non-residents typically are not required to hold one.
- [ ] Proof of current address
  A recent utility bill or bank statement showing your home address.

Income & Employment

- [ ] Salary certificate or employment letter
  Confirming role, salary and length of employment, dated within the last 1 to 3 months.
- [ ] Last 3 to 6 months of bank statements
  Showing salary credits or, for the self-employed, business income.
- [ ] Last 2 to 3 years of tax returns, if self-employed
  Or audited financials for business owners, depending on the lender.
- [ ] Credit report from your home country
  Some lenders request this in addition to a UAE credit check, particularly for non-residents.

Property Documents

- [ ] Signed MOU (Form F) or reservation form
  Confirming the agreed purchase price and property details.
- [ ] Title deed or Oqood certificate
  Provided by the seller for resale, or the developer for off-plan.
- [ ] No Objection Certificate
  From the developer, confirming no outstanding service charges or liabilities.
- [ ] Property valuation report
  Arranged by the bank, typically at the buyer's cost.

Additional for Non-Residents

- [ ] Proof of income earned outside the UAE
  Since non-resident mortgages assess overseas income differently to resident applications.
- [ ] Source of down payment funds
  Documentation showing where your deposit funds originated, required for anti-money-laundering checks.
- [ ] Higher down payment
  Typically 25 to 50 percent for non-residents, compared to 20 to 25 percent for UAE residents.

> ROSENHEIM TIP
>
> Get pre-approved before you start viewing. It confirms your real budget and shows sellers and agents you are ready to move quickly.

ROSENHEIM
LUXURY PROPERTIES

READY WHEN YOU ARE

Get Mortgage Advice

A Rosenheim advisor can connect you with a mortgage broker who works across UAE and international lenders, and help you understand which documents your specific situation will need.

GET MORTGAGE ADVICE

This checklist is indicative and requirements vary by lender; confirm the exact document list with your bank or mortgage broker.