MORTGAGE CHECKLIST 2026

ALL DOCUMENTS IN ONE PLACE

Hypotheek in Huis

A complete mortgage application in 2026 requires a set of current documents, including a valid ID, recent payslips (<3 months), employer statement, purchase agreement and bank statements. Make sure to include a recent tax statement and an overview of any outstanding debts (such as DUO) for faster processing.

1. PERSONAL DOCUMENTS

- [ ] **Valid identification:** Passport or ID card (no driver's license) from all applicants.
- [ ] **Cohabitation contract or marriage certificate:** If applicable.
- [ ] **Divorce decree and parenting plan:** If applicable.

2. INCOME (EMPLOYED)

- [ ] **Employer statement:** Not older than 3 months, signed by employer.
- [ ] **Payslips:** Most recent, not older than 3 months.
- [ ] **Annual statement:** From last year.
- [ ] **Pension overview:** Via Mijnpensioenoverzicht.nl.

3. FOR ENTREPRENEURS / SELF-EMPLOYED

- [ ] **Annual figures:** Last 3 calendar years.
- [ ] **Income tax returns (business assessment):** Last 3 years.
- [ ] **Forecast / budget (businens plan):** If available.

4. PROPERTY AND FINANCING

- [ ] **Purchase agreement:** Signed by all parties.
- [ ] **Tax report:** Recent (usually not older than 6 months).
- [ ] **Bank statements:** Overview of savings and current accounts.
- [ ] **Outstanding loans / debts:** e.g. DUO, private lease or personal loan.
- [ ] **Gift deed:** If applicable.

5. OTHER

- [ ] **Construction deposit specification:** For new construction or renovation plans.
- [ ] **Insurance policies:** Overview of existing mortgage-related insurances.

TIPS

- Make sure all documents are clearly legible and saved digitally via your advisor/bank portal.
- Most documents must not be older than 3 months.
- Check Mijnpensioenoverzicht.nl for income from pensions and AOW.