

CONSTITUENT DOCUMENTS OF THE REAL ESTATE PROMOTION FINANCING FILE

» Administrative and Legal Documents

- ✔ A financing application dated, stamped, and signed by the promoter or the company's legal representative;
- ✔ Copy of the Commercial Register extract;
- ✔ Copies and original of the identity document (National ID or Driver's License) of the promoter or the company's legal representative;
- ✔ Qualification and professional experience of the promoter in the field of investment;
- ✔ Registration in the Commercial Register expressly authorizing the exercise of real estate promotion activity;
- ✔ Approval (Decision) from the Ministry of Housing and Urban Planning, and the certificate of registration on the National Roll of Real Estate Developers opened at the Ministry of Housing;
- ✔ Legal statutes (Articles of Association) for legal entities;
- ✔ Property Deed of the site terrain (plot) intended to receive the real estate project as well as the Land Booklet (Livret foncier);
- ✔ Negative Certificate of Mortgage (Non-encumbrance certificate) of the project site terrain dating back less than one month;
- ✔ Valuation report of the premises intended to house the activity carried out by a professional (expert) appointed by the Bank and duly approved by the courts, with a view to taking a potential guarantee;
- ✔ Proof of legal filing of social accounts issued by the National Center of the Commercial Register (CNRC);

- ✔ Membership in the Guarantee Fund (FCGMPI);
- ✔ Certificate of registration on the National Roll of Real Estate Developers;
- ✔ The contract concluded with the CTC (Technical Construction Control).

» Technical Documents

- ✔ The organization, skills, and material means that the promoter intends to implement for the realization of their real estate project;
- ✔ The professional references of the architectural firm in charge of creating the project's architectural plans;
- ✔ A set of project plans (site plan, floor plan, section, and facade) approved by the territorially competent Directorate of Urban Planning and Construction as well as by the Technical Construction Control Center (CTC);
- ✔ The valid Building Permit related to the project;
- ✔ Copies of the contracts for project design (maitrise d'œuvre - promoter/architectural firm) and project ownership/management (maitrise d'ouvrage - promoter/construction company).

» Documents of the Construction Company

- ✔ The certificate of professional qualification and classification category IV and above;
- ✔ Urban planning certificate;
- ✔ The professional references, skills, and means (human and material) that the company in charge of the project construction intends to mobilize;
- ✔ The descriptive, quantitative, and estimated quote of the project;
- ✔ The physical realization program of the project;
- ✔ Technical sheet of the project.

» Financial Documents

- ✓ The project fact sheet duly filled out and signed by the borrower or their legal representative;
- ✓ The promoter's sworn statement declaring they have mobilized sufficient financial resources for the realization of their project;
- ✓ Financial statements for the last three financial years for active promoters;
- ✓ The opening balance sheet for promoters starting an activity;
- ✓ The feasibility study of the real estate promotion operation supported by financial statements and projected income tables over the requested financing period;
- ✓ The list of potential reservists (buyers);
- ✓ The projected budget of the project;
- ✓ The financing plan of the project;
- ✓ The monthly cash flow plan of the project;
- ✓ The valuation report of the project site terrain established by the expert contracted by the bank;
- ✓ Proof of payment for work already undertaken by the promoter.