



Villa/ House, Mortgage Finance Documents Required Check List



Before we begin, first and foremost, the ownership structure must be determined, as which documents are required would depend on the outcome to this question. Please click on a relevant ownership scenario below for a detailed list of what minimum documents shall be required to submit for loan approval.

All documents submitted shall be required in either English or Thai. Other language documents are acceptable if, submitted along with a translation.

The 4 scenarios to pick from are:

<p>1</p> <p>Sole Ownership, Thai Individual Person (Living in Thailand or Overseas)</p>	<p>2</p> <p>Sole Ownership, Thai Individual Person with Co-Borrower/ Guarantor</p>
<p>3</p> <p>(Existing) Thai Company Ownership With Co Borrower/Guarantor</p>	<p>4</p> <p>(New) Thai Company Ownership with Co Borrower/Guarantor</p>

Once all documents and items have been acquired, a signature on each and every printed page will be required to verify as a true copy of the original. For company papers, the original company seal/stamp shall also be required along with the authorised signatory to sign on all company papers.

Things to take note of during an application:

Right of Servitude

If the land, for which the property sits upon, does not have direct access to a public road, a right of servitude must be registered on the private road before mortgage. Sometimes this only crops up during a full valuation report that an owner has no legal access.

Valuation Report

The sales price or purchase price is likely to be different from an independent valuation which is required. A lender will use their own valuation as the benchmark for how much they can lend which takes into account both market and land office valuation.

Power of Attorney (POA)

When it comes to registration of the Mortgage at the land office, it is preferred the borrower have their own Thai, legal representative to register the Mortgage or, for if a Thai individual borrower, to go themselves and sign land office paperwork. The first option should always be a Thai-Thai handling of the transaction where possible and is highly recommended.

Nationality

We can lend to almost all nationalities though if American, than we are unable to assist due to FACTA tax declarations. If American and have dual nationality with another countries passport, than we may be able to help.

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Sole Ownership, Thai Individual Person (Living in Thailand or Overseas)

This scenario maybe used when the person who will own the property, can show enough income to support a loan application on their own merit. Full responsibly to repay the loan and full legal ownership of the said property is down to the individual borrower. Evidence to repay the loan can be from either Thai or overseas income and the borrower may also live either in, or outside of Thailand.

1. **Lender Loan Application Form**
 - a. Does not need to necessarily be correct first time, can always be amended later. Fill in as best possible to begin and email for checking over.
2. **ID Card & House Registration**
 - a. ID card must be a colour copy.
 - b. Passport (colour) & last few VISA entry stamps if one is available.
3. **Marital Status**
 - a. **Single** - Please move onto step 4.
 - b. **Married** - Require copy marriage certificate & than, spouse ID & house registration (Thai) or passport (foreigner).
 - i. Spouse will need to sign, consent to borrow and consent to mortgage before go land office.
 - c. **Divorced** - Require divorce certificate.
 - d. **Widowed** - Require spouse death certificate.
4. **6-12 Month Bank Statements**
 - a. Preferably the account/s where most income goes.
 - b. Other accounts are also useful, regardless of whether any money is deposited.
 - c. Document/s submitted must show the account name and account number to match borrower.
 - d. Document/s submitted should show "deposits", "withdrawals" and a "running balance".
 - e. Can either be Thailand or overseas based bank accounts.
 - i. If overseas and in foreign language, must be translated to either English or Thai. Only the front page which confirms the name, deposit headers and withdrawals etc. needs to be translated, the rest is usually just numbers.
 - f. If for example, the printout states page 1 of 6, 2 of 6.....etc. than require all 6 pages regardless of whether any blank pages.
5. **Credit Bureau Report**
 - a. In Thailand, this can be obtained from the National Credit Bureau (NCB) Thailand. If in Bangkok, it can be printed while waiting inside one of their branches OR outside of Bangkok, such as Pattaya, can be obtained from any Thanachart bank branch and may take around 10 working days.
 - b. If overseas, please obtain from a similar central bureau center or obtain a letter from bank, to confirm of good standing and no bad debts.
 - c. The idea of this report is to confirm the borrower has no bad debts.
6. **Job Status**
 - a. **Self-Employed**
 - i. A letter from your accountant to confirm start date, position and last year's gross income.
 - ii. Full set of company registration documents to show ownership percentage
 - iii. Last year's company financial statements.
 - iv. Company bank statements are useful, if decent income has been deposited through the account within the last 6-12 months.
 - v. Business Card (if available)
 - b. **Retired**
 - i. Evidence of wealth such as bank accounts with deposits, pension statements/income.
 - c. **Employee**
 - i. A letter from your employer to confirm start date, position and last year's gross income.
 - ii. Last 3 months pay slips
 - iii. Business Card (if available)
 - d. **Semi-Retired Property/Investor**
 - i. Copies of property ownership documents
 - ii. Rental income contracts
 - iii. Investment portfolio summaries with income evidence.
 - iv. Business Card (if available)
7. **Property (Villa/House) being used as Collateral for Loan**
 - a. If using loan to buy property
 - i. Sales & purchase agreement or sales quotation
 - ii. Copy of freehold land chanote title (front & back)
 - iii. Copy of construction permit
 - iv. Google map link to exact location
 - v. Recent photos
 - b. If own property already and would like to refinance
 - i. Sales & purchase agreement contract
 - ii. Sales & purchase agreement land office
 - iii. Copy of freehold land chanote title (front & back)
 - iv. Copy of construction permit
 - v. Google map link to location
 - vi. Recent photos

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Sole Ownership, Thai Individual Person with a Co-Borrower/Guarantor

This scenario maybe used when the person who will own the property, may not have enough income to support the loan application therefore, additional person/s can help support the loan approval by acting as a co-borrower or guarantor. Of course, this will also mean they are equally responsibly for repayment of the loan even though not having any legal right over the ownership. Evidence to repay the loan can be from either Thai or overseas income and the borrower may also live either in, or outside of Thailand.

1. **Lender Loan Application Form**
 - a. Does not need to necessarily be correct first time, can always be amended later. Fill in as best possible to begin and email for checking over.
 - b. Thai Individual will be the main borrower/borrower one, and co-borrower/guarantor will be borrower two.
2. **ID (Both Thai Individual & Co-Borrower/Guarantor)**
 - a. ID card and House Registration (Thai).
 - i. ID card must be a colour copy.
 - b. Passport & last few VISA entry stamps (Foreigner)
 - i. VISA entry is not necessarily needed to be for Thailand entry. Is used to show both local and international, recent travel.
3. **Marital Status (Both Thai Individual & Co-Borrower/Guarantor)**
 - a. **Single** - Please move onto step 4.
 - b. **Married** - We require copy marriage certificate & than spouse ID & house registration (Thai) or passport (Foreigner).
 - i. Spouse will need to sign, consent to borrow and consent to mortgage before go land office.
 - c. **Divorced** - We require divorce certificate.
 - d. **Widowed** - We require spouse death certificate.
4. **6-12 Month Bank Statements (Both Thai Individual & Co-Borrower/Guarantor)**
 - a. Preferably the account/s where most income goes.
 - b. Other accounts are also useful, regardless of whether any money is deposited.
 - c. Document/s submitted must show the account name and account number to match borrower.
 - d. Document/s submitted should show "deposits", "withdrawals" and a "running balance".
 - e. Can either be Thailand or overseas based bank accounts.
 - i. If overseas and in foreign language, must be translated to either English or Thai. Only the front page which confirms the name, deposit headers and withdrawals etc. needs to be translated, the rest is usually just numbers.
 - f. If for example, the printout states page 1 of 6, 2 of 6.....etc. than require all 6 pages regardless of whether any blank pages.
5. **Credit Bureau Report (Both Thai Individual & Co-Borrower/Guarantor)**
 - a. In Thailand, this can be obtained from the National Credit Bureau (NCB) Thailand. If in Bangkok, it can be printed while waiting inside one of their branches OR outside of Bangkok, such as Pattaya, can be obtained from any Thanachart bank branch and may take around 10 working days.
 - b. If overseas, please obtain from a similar central bureau center or obtain a letter from bank, to confirm of good standing and no bad debts.
 - c. The idea of this report is to confirm the borrower has no bad debts.
6. **Job Status (Both Thai Individual & Co-Borrower/Guarantor)**
 - a. **Self-Employed**
 - i. A letter from your accountant to confirm start date, position and last year's gross income.
 - ii. Full set of company registration documents to show ownership percentage
 - iii. Last year's company financial statements.
 - iv. Company bank statements are useful, if decent income has been deposited through the account within the last 6-12 months.
 - v. Business Card (if available)
 - b. **Retired**
 - i. Evidence of wealth such as bank accounts with deposits, pension statements/income.
 - c. **Employee**
 - i. A letter from your employer to confirm start date, position and last year's gross income.
 - ii. Last 3 months pay slips
 - iii. Business Card (if available)
 - d. **Semi-Retired Property/Investor**
 - i. Copies of property ownership documents
 - ii. Rental income contracts
 - iii. Investment portfolio summaries with income evidence.
 - iv. Business Card (if available)
7. **Property (Villa/House) being used as Collateral for Loan**
 - a. If using loan to buy property
 - i. Sales & purchase agreement or sales quotation
 - ii. Copy of freehold land chanote title (front & back)
 - iii. Copy of construction permit
 - iv. Google map link to exact location
 - v. Recent photos
 - b. If own property already and would like to refinance
 - i. Sales & purchase agreement contract
 - ii. Sales & purchase agreement land office
 - iii. Copy of freehold land chanote title (front & back)
 - iv. Copy of construction permit
 - v. Google map link to location
 - vi. Recent photos

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(Existing) Thai Company Ownership & Co Borrower/Guarantor

If an existing & already set up Thai company will own the property, a co-borrower OR guarantor will be required. A mortgage to just a Thai company on its own will not be accepted by our lenders (See Kai Faak registration if require only, a Thai company as the borrower). Usually the true owner of the Thai company shall need to be the co-borrower/guarantor. It may sometimes be requested that the person who signs on behalf of the Thai company may also not, be the co-borrower/guarantor. I.e. two different people will need to sign loan agreement; one person perhaps cannot sign for both parts.

1. Lender Loan Application Form

- a. Does not need to necessarily be correct first time, can always be amended later. Fill in as best possible to begin and email for checking over.
- b. Thai company will be the main borrower/borrower one, and co-borrower/ guarantor will be borrower two.

2. Thai Company Documents

- a. Full set of company registration documents.
 - i. Before go land office will need updated to within 1 month.
- b. Company list of shareholders.
 - i. ID card (colour) & house registration of all Thai shareholder/s
 - ii. Passport (colour) & last few VISA entry stamps if any foreign shareholder/s.
 - iii. Company registration documents if any Thai company shareholder/s.
- c. Company affidavit.
- d. Last 2 years company financial statements & auditors opinion
 - i. Must have no negative equity
 - ii. If less than 2 years, still acceptable, just the most recent audited or even unaudited financial statements will than do along with any auditor's opinion if any available.
- e. Credit bureau report
 - i. Can be obtained from National Credit Bureau (NCB) Thailand head office in Bangkok only. Possible to send either a messenger to collect on behalf of Thai company or do via post and therefore, not necessarily required attending in person.
 - ii. Should show no bad debt in the company name. Is often just a blank piece of paper with the company name, date and NCB logo.
- f. Minutes of the company meeting maybe required before go land office, this will confirm company is ok to borrow. Not however needed to approve a loan.
- g. Company bank statements may be useful if available and with decent income deposited through the accounts in the last 6-12 months, though not essential for either loan approval or land office to register Mortgage.

3. ID, Co-Borrower/Guarantor

- a. ID card and House Registration (Thai).
 - i. ID card must be a colour copy.
- b. Passport & last few VISA entry stamps (Foreigner)
 - i. VISA entry is not necessarily needed to be for Thailand entry. Is used to show both local and international, recent travel.

4. Marital Status, Co-Borrower/Guarantor

- a. **Single** - Please move onto step 5.
- b. **Married** - We may require copy marriage certificate & than spouse ID & house registration (Thai) or passport (Foreigner).
 - i. Spouse may need to sign consent to borrow and consent to mortgage, before go land office.
- c. **Divorced** - We may require divorce certificate.
- d. **Widowed** - We may require spouse death certificate.

5. 6-12 Month Bank Statements, Co-Borrower/Guarantor

- a. Preferably the account/s where most income goes.
- b. Other accounts are also useful, regardless of whether any money is deposited.
- c. Documents submitted must show the account name and account number.
- d. Document/s submitted should show "deposits", "withdrawals" and a "running balance".
- e. Can either be Thailand or overseas based bank accounts.
 - i. If overseas and in foreign language, must be translated to either English or Thai. Only the front page which confirms the name, deposit headers and withdrawals etc. needs to be translated, the rest is usually just numbers.
- f. If for example, the printout states page 1 of 6, 2 of 6.....etc. than require all 6 pages regardless of whether any blank pages.

6. Credit Bureau Report, Co-Borrower/Guarantor

- a. In Thailand, this can be obtained from the National Credit Bureau (NCB) Thailand. If in Bangkok, it can be printed while waiting inside one of their branches OR outside of Bangkok, such as Pattaya, can be obtained from any Thanachart bank branch and may take around 10 working days.
- b. If overseas, please obtain from a similar central bureau center or obtain a letter from bank, to confirm of good standing and no bad debts.
- c. The idea of this report is to confirm the borrower/guarantor has no bad debts.

7. Job Status, Co-Borrower/Guarantor

- a. **Self-Employed**
 - i. A letter from your accountant to confirm start date, position and last year's gross income.
 - ii. Full set of company registration documents to show ownership percentage
 - iii. Last year's company financial statements.
 - iv. Company bank statements are useful, if decent income has been deposited through the account within the last 6-12 months.
 - v. Business Card (if available)
- b. **Retired**
 - i. Evidence of wealth such as bank accounts with deposits, pension statements/income.
- c. **Employee**
 - i. A letter from your employer to confirm start date, position and last year's gross income.
 - ii. Last 3 months pay slips
 - iii. Business Card (if available)
- d. **Semi-Retired Property/Investor**
 - i. Copies of property ownership documents
 - ii. Rental income contracts

- iii. Investment portfolio summaries with income evidence.
- iv. Business Card (if available)

8. Property (Villa/House) being used as Collateral for Loan

- a. If using loan to buy property
 - i. Sales & purchase agreement or sales quotation
 - ii. Copy of freehold land chanote title (front & back)
 - iii. Copy of construction permit
 - iv. Google map link to exact location
 - v. Recent photos
- b. If own property already and would like to refinance
 - i. Sales & purchase agreement contract
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 - iv. Copy of construction permit
 - v. Google map link to location
 - vi. Recent photos

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(New) Thai Company Ownership & Co Borrower/Guarantor

If a new Thai company will own the property and is not yet opened this is fine. A co-borrower OR guarantor will also be required. A mortgage to just a Thai company on its own will not be accepted by our lenders (See Kai Faak registration if require only, a Thai company as the borrower). It is worth to note that once the Thai company is opened, usually the true owner of the Thai company shall need to be the co-borrower/guarantor. It may sometimes be requested that the person who signs on behalf of the Thai company may also not, be the co-borrower/guarantor. I.e. two different people will need to sign loan agreement; one person maybe cannot sign for both parts.

1. Lender Loan Application Form

- a. Does not need to necessarily be correct first time, can always be amended later. Fill in as best possible to begin and email for checking over.
- b. Thai company will be the main borrower/borrower one, and co-borrower/ guarantor will be borrower two.

2. Thai Company Documents

(Nothing required to approve loan however, will be required before go the land office to register Mortgage so worth to note the following)

- a. Full set of company registration documents.
 - i. Before go land office will need updated to within 1 month.
- b. Company list of shareholders.
 - i. ID card (colour) & house registration of all Thai shareholder/s
 - ii. Passport (colour) & last few VISA entry stamps if any foreign shareholder/s.
 - iii. Company registration documents if any Thai company shareholder/s.
- c. Company affidavit.
- d. Credit bureau report
 - i. Can be obtained from National Credit Bureau (NCB) Thailand head office in Bangkok only. Possible to send either a messenger to collect on behalf of Thai company or do via post and therefore, not necessarily required attending in person.
 - ii. For a brand new Thai company, Is often just a blank piece of paper with the company name, date and NCB logo.
- e. Minutes of the company meeting maybe required before go land office, this will confirm company is ok to borrow. Not however needed to approve a loan.

3. ID, Co-Borrower/Guarantor

- a. ID card and House Registration (Thai).
 - i. ID card must be a colour copy.
- b. Passport & last few VISA entry stamps (Foreigner)
 - i. VISA entry is not necessarily needed to be for Thailand entry. Is used to show both local and international, recent travel.

4. Marital Status, Co-Borrower/Guarantor

- a. **Single** - Please move onto step 5.
- b. **Married** - We may require copy marriage certificate & than spouse ID & house registration (Thai) or passport (Foreigner).
 - i. Spouse may need to sign consent to borrow and consent to mortgage, before go land office.
- c. **Divorced** - We may require divorce certificate.
- d. **Widowed** – We may require spouse death certificate.

5. 6-12 Month Bank Statements, Co-Borrower/Guarantor

- a. Preferably the account/s where most income goes.
- b. Other accounts are also useful, regardless of whether any money is deposited.
- c. Documents submitted must show the account name and account number.
- d. Document/s submitted should show “deposits”, “withdrawals” and a “running balance”.
- e. Can either be Thailand or overseas based bank accounts.
 - i. If overseas and in foreign language, must be translated to either English or Thai. Only the front page which confirms the name, deposit headers and withdrawals etc. needs to be translated, the rest is usually just numbers.
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- b. If overseas, please obtain from a similar central bureau center or obtain a letter from bank, to confirm of good standing and no bad debts.
- c. The idea of this report is to confirm the borrower/guarantor has no bad debts.

7. Job Status, Co-Borrower/Guarantor

- a. **Self-Employed**
 - i. A letter from your accountant to confirm start date, position and last year’s gross income.
 - ii. Full set of company registration documents to show ownership percentage
 - iii. Last year’s company financial statements.
 - iv. Company bank statements are useful, if decent income has been deposited through the account within the last 6-12 months.
 - v. Business Card (if available)
- b. **Retired**
 - i. Evidence of wealth such as bank accounts with deposits, pension statements/income.
- c. **Employee**
 - i. A letter from your employer to confirm start date, position and last year’s gross income.
 - ii. Last 3 months pay slips
 - iii. Business Card (if available)
- d. **Semi-Retired Property/Investor**
 - i. Copies of property ownership documents
 - ii. Rental income contracts
 - iii. Investment portfolio summaries with income evidence.
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8. Property (Villa/House) being used as Collateral for Loan

- a. If using loan to buy property
 - i. Sales & purchase agreement or sales quotation

- ii. Copy of freehold land chanote title (front & back)
 - iii. Copy of construction permit
 - iv. Google map link to exact location
 - v. Recent photos
- b. If own property already and would like to refinance
- i. Sales & purchase agreement contract
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