CHECKLIST

The document checklist for a non-resident French mortgage

Every document French banks ask non-resident borrowers for, by situation. Read it here or get the printable PDF.

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THE SHORT ANSWER

Expect to send proof of identity and address, two years of tax returns, recent proof of income, three months of statements for every bank account, a statement for every loan you already have, proof of where your deposit comes from, and the signed purchase agreement. Self-employed borrowers add two to three years of accounts. Gather it before you sign the compromis: the loan clause usually gives you 45 to 60 days, and a complete file is what keeps you inside it.

French banks lend to non-residents on the same legal terms as residents, but they cannot check your income or credit in their own systems. The file does that work. A broker sends it once, in the order banks expect, so you are not asked for the same document three times by three lenders.

For every borrower

- ◯ Passport or national identity card, valid on the day the loan offer is signed
- ◯ Proof of address dated within the last three months: a utility bill, council tax bill or bank letter
- ◯ Marital status: marriage or civil partnership certificate, any prenuptial agreement, divorce decree if relevant
- ◯ Your last two income tax returns or tax assessments from your country of residence
- ◯ The last three months of statements for every current account, personal and joint
- ◯ A credit report from your country of residence, only if the lender asks for one. Most French banks rely on your bank and loan statements instead.

If you are employed

- ◯ Your last three payslips
- ◯ The year-end pay summary for the last two years: P60 in the UK, W-2 in the US, the equivalent elsewhere
- ◯ Your employment contract, or a letter from your employer confirming your role, salary, start date and that any probation period is over
- ◯ Bonus or commission history for two to three years if you want it counted. Banks usually average it.

If you are self-employed or own a company

- ◯ Two to three years of full accounts, signed or certified by your accountant
- ◯ The matching company tax returns and your personal tax returns
- ◯ An official extract from the company register showing you as owner or director
- ◯ A letter from your accountant confirming your income and the current year's trading
- ◯ Three months of business bank statements

More detail: French mortgages for the self-employed.

If you are retired

- ◯ The latest annual statement from each pension, state and private
- ◯ Bank statements showing the pensions being paid in
- ◯ Statements for any investments you draw an income from

Age changes the term and the insurance: French mortgages for retirees.

If you have rental income

- ◯ The current tenancy agreement for each let property
- ◯ The tax return that shows the rental income
- ◯ The mortgage statement for each let property

French banks usually count 70% of rent, to allow for vacancies and costs.

Your deposit and savings

- ◯ Recent statements for the savings and investment accounts that will fund the deposit and purchase costs
- ◯ Proof of where that money comes from: a completion statement for a property sale, a probate document for an inheritance, payslips for a bonus, a gift letter from a relative
- ◯ Statements for other savings you hold. Money left over after the purchase strengthens the file.

Banks must check the origin of funds under anti-money laundering rules, so a large transfer without a paper trail will hold the file up.

Loans you already have

- ◯ A recent statement for every mortgage, showing the monthly payment and the balance left
- ◯ Statements for car finance, personal loans and any other credit
- ◯ If you rent your home: the tenancy agreement and three months of rent payments
- ◯ Proof of any maintenance you pay or receive

The property

- ◯ The signed purchase agreement: *compromis* or *promesse de vente* for an existing property, the reservation contract for a new build
- ◯ Contractors' quotes if the loan also covers works
- ◯ For a purchase through an SCI: the company's articles, its registration extract and the partners' details

You can start with a broker before you have found the property. The other documents let them confirm your budget first.

Borrower insurance

Most French loans require life and disability cover for each borrower. If the insured amount is no more than €200,000 per person and the loan ends before your 60th birthday, the insurer cannot ask health questions. Above those limits, expect a health questionnaire and sometimes a medical examination. You can choose an insurer other than the bank's, which often costs less.

Translations and copies

Banks that lend to non-residents generally accept documents in English. Documents in other languages may need a certified translation; your broker will tell you which. Send clear scans or PDFs, all pages, and keep the originals: the notaire will ask to see your passport when you sign.