

Your Sabadell Mortgage, in 7 steps:



Choose the type of mortgage that suits you best

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Sign the mortgage application

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We analyse the viability of your mortgage

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We request a valuation and legal report

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Sign your mortgage

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You set the pace

We'll take care of it

Together we will finish the path



You set the pace



1 Choose the type of mortgage that suits you best

At Banco Sabadell, we have the mortgage that best suits your needs.

With the help of our managers, or directly through the simulator on our website, you can compare different types of mortgages so you can choose the best option for you.

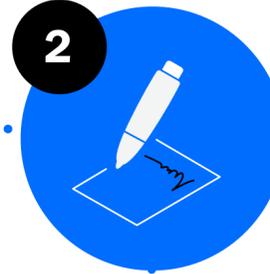
To do so, and with no commitment whatsoever, you simply have to provide:

- **Details on the property:** how much it costs, if it will be your primary residence, whether the property will also be in someone else's name...
- **Information about you:** your contact data, profession, age, monthly income and expenses...

And we will give you detailed information on the monthly instalment and interest rates applicable to each type of mortgage (mixed, variable, fixed-rate...), as well as a breakdown of the operation's related costs.

This way you will have all the information necessary to choose the best option.

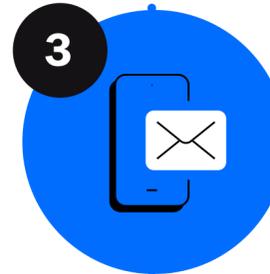
Our experts will be there for you at all times and provide any information you might need.



2 Sign the mortgage application

The first step to take when starting to process your mortgage is for you to formally apply for one. On your application, you will provide us with:

- Authorisation for us to analyse the viability of your mortgage based on the documentation we request.
- Authorisation for us to request in your name a standard property valuation (unless you provide it), which will give us the value of the property you are going to acquire, should you wish to continue. This includes the authorisation for us to debit the cost of this to your Banco Sabadell account.
- Authorisation for us to check if there are any liens or other conditions on the property you are going to acquire and draft a legal statement on them in order to be able to resolve any problem there might be.



3 Send us the necessary documentation

We need you to submit certain documents in order to begin the analysis of your application. We will only request the necessary documents. If you are a customer, we are likely to have some of the documents already:

- Copy of your National Identity Card.
- *Informe de vida laboral* (Work history report).
- Bank statement from the last six months reflecting your daily activity.
- Income tax return for the last year.
- Copy of your last two payslips.
- Proof of other income.
- Last two receipts from regular payments you make (rent, loans...).

At all times an expert will be there for you to answer any questions you may have.

We'll take care of it

4



We analyse the viability of your mortgage

When we have the requested documents, we can start to analyse your application so that you can have the peace of mind that the mortgage you have chosen suits your circumstances to be able to repay it.

This analysis tends to take around **3 days** to complete, although it may vary depending on the type of operation.

We will inform you of the results and also of any documents you may need to have ready for the day of the signing.

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We request a valuation and legal report

If you don't have a valuation of the property, we will take care of requesting one from an appraiser approved by the Bank of Spain. That way you will have information as to the price you are going to pay for your property.

The appraiser will write up a report approximately **5 days** after their visit to the property. Although it depends on various factors (size, location...), the average cost of the valuation of a property will be approximately **0.10 % of its appraisal value**.

We also make a legal statement to verify the status of the property and anticipate whether any additional procedures have to be taken.

The management agency will have a report ready in approximately **3 days**. The cost of the legal report will be approximately **€ 25**.

Together we will finish the path

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We prepare the documents for the signing

When we have the valuation, the legal report and the documentation we have requested from you, we take care of getting all the documents ready prior to the signing and that they reflect the characteristics of your mortgage.

We give you a complementary document with all the appropriate explanations about your mortgage and the different documents provided to you during the procurement process.

We will give you the personalised and complementary informative documents required by current law¹:

- ESIS (European Standardised Information Sheet).
- SWS (Standardised Warning Pack).
- Scenarios for interest rate variations².
- Detail of the operation fees borne by the bank or the customer.
- Damage insurance conditions.
- Draft copy of the mortgage contract.

But don't worry, when we hand you all this documentation, you will always have an expert on hand to give you a detailed explanation of each one and answer any questions you might have.

Keep in mind that this documentation is binding only for the bank and is **valid for 30 days** from its issue date, during which time the bank cannot change any of the conditions.

Once you sign it, we will take care of sending it to the Notary that you have chosen. There are certain legal terms to fulfil, **as at least 10 days must go by**³ from when the Notary receives the signed documentation before you can sign the mortgage.

1 May vary according to Autonomous Community regulations.; 2 if you have chosen a variable mortgage; 3 fourteen days in Catalonia.

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Sign your mortgage

Set aside two slots on different days of your calendar!

The signing process consists of going to the Notary on **two different days**:

- On the first day, the Notary will advise you personally and free of charge.
- On the second day, you can sign the mortgage.

The Notary you have chosen will give you personal advice, make sure you have all the necessary information to be able to sign your mortgage and clear up any doubts you may have.

After giving you this advice, they will draw up a Notary's Certificate of Signature at no cost to you whatsoever.

The day after this certificate is made, you can sign your mortgage, provided you are compliant with all the legal terms, and an expert will accompany you and see that the operation is completed successfully.

Congratulations, you have now signed your mortgage!

From now on your Sabadell Mortgage is activated.

You don't have to concern yourself with any subsequent administrative procedures. We will take care of everything: registering the deeds in the Property Registry, the settlement of taxes, of giving you a copy of the deed... and of anything else that is necessary.