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Apply for a permit from a real estate loan intermediary

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/393984942/L100008>

Modul	Sachverhalt
Leistungsschlüssel	99050110001000, 99050110001000
Leistungsbezeichnung I	Apply for a permit from a real estate loan intermediary
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Sachsen-Anhalt
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Erteilung (001)
SDG-Informationsbereich	Erlangung von Lizenzen, Genehmigungen oder Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens
Lagen Portalverbund	Erlaubnisse und Genehmigungen (2010400),

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	Anmeldepflichten (2010100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	
Fachlich freigegeben durch	BMW i, VII B3
Handlungsgrundlage	<p>§ 34i Gewerbeordnung (GewO), §§ 1 - 5 Immobiliendarlehensvermittlungsverordnung (ImmVermV) https://www.gesetze-im-internet.de/gewo/_34i.html https://www.gesetze-im-internet.de/immvermv/ https://www.gesetze-im-internet.de/gewo/_34i.html https://www.gesetze-im-internet.de/immvermv/</p>
Teaser	
Volltext	<p>You need a permit to work as a real estate loan broker if you are a professional</p> <ul style="list-style-type: none"> • Real estate consumer loans within the meaning of § 491 paragraph 3 of the Civil Code or • want to mediate appropriate financial assistance against payment within the meaning of § 506 of the Civil Code. <p>Real estate consumer loans are loan agreements between an entrepreneur as a lender and a consumer as a borrower, which are secured either by a mortgage or a real burden or which are intended for the acquisition or maintenance of ownership of land or buildings.</p> <p>You also need permission to work as a real estate loan agent if you</p> <ul style="list-style-type: none"> • want to arrange financial aid for a fee, or • Wish to advise third parties on real estate consumer loan agreements or corresponding financial assistance for consideration.
Erforderliche Unterlagen	For the examination to grant permission to act as a

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real estate loan intermediary, you must submit the following documents:

- a certificate of good conduct for submission to an authority
- an excerpt from the Central Trade Register
- if applicable, a certificate in tax matters of the tax office
- if applicable, a clearance certificate from the municipal tax office
- an extract from the debtor register of the central enforcement court
- if applicable, information from the insolvency court on the absence of insolvency and the rejection of the opening of proceedings for lack of assets
- Proof of professional indemnity insurance
- proof of the required expertise
- for legal entities and commercial partnerships: an extract from the commercial register

Voraussetzungen

Permission to become a commercial real estate loan intermediary is granted to you if you:

- are reliable,
- live in orderly financial circumstances,
- be able to prove professional indemnity insurance,
- have successfully passed a competency examination at a chamber of industry and commerce or can prove this required competence by means of an equivalent professional qualification.

Kosten

Verfahrensablauf

1\ Application for permission

To work as a real estate loan consultant, you must submit an application to the competent authority upon presentation of the necessary documents. Depending on the federal state, this is the trade authority or the Chamber of Industry and Commerce. Individuals (natural persons) apply for the permit themselves or through authorized third parties. In the case of legal persons, the application is made by their legal representatives or by third parties authorised in writing.

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	<p>2\.. Notification of permission</p> <p>Permission will be granted to you in the form of a permit notice.</p> <p>3\.. Entry of permission</p> <p>After taking up the activity as a real estate loan agent, you must immediately submit an application for entry in the register in accordance with § 11a paragraph 1 of the Trade Code.</p>
Bearbeitungsdauer	
Frist	
weiterführende Informationen	
Hinweise	When registering, you must decide whether you want to be registered as a real estate loan agent or as a fee-based real estate loan consultant.
Rechtsbehelf	
Kurztext	<p>You need a permit to work as a real estate loan broker if you are a professional</p> <ul style="list-style-type: none"> • arrange the conclusion of real estate consumer loan agreements, or • Want to advise third parties on such contracts.
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Immobiliardarlehensvermittler Erlaubnis beantragen, Apply for a permit from a real estate loan intermediary