

Following persons are eligible to obtain social mortgage loans:

- **Following persons who are members of the young family:**
 - Martyrs' family members (husband / wife, children);
 - Hero of the Patriotic War of the Republic of Azerbaijan (himself, husband / wife, children);
 - National Hero of Azerbaijan (himself, husband / wife, children);
 - Internally displaced person (IDP) or equal to him/her;
 - A person serving in the civil service for at least 3 years, as well as a person serving in a special type of civil service;
 - A person who worked as a teacher in a public school for at least 3 years;
 - A person with the degree of Doctor of Philosophy;
 - Person with special achievements in sports (honorary physical and sport trainers, winner of competitions within country (I place), persons rewarded in international competitions (I, II and II places);

- **A person with the degree of Doctor of Science;**
- **A person serving in the civil service for at least 15 years, as well as a person serving in a special type of civil service;**
- **Military workers employed more than 3 years (except military workers serving on call-up period), also reserve and retired military workers of the Republic of Azerbaijan (except the military workers who are in the reserve and retired from military service in the cases specified by the clauses 41.0.6, 41.0.7, 41.0.8, 41.0.10, 42.0.3, 42.0.4 and 42.0.5 of the Law “on military duty and military service” of the Republic of Azerbaijan).**
- **A person with a special title who served for the authorities of internal affairs for more than 3 years;**
- **Workers in the scientific sphere for more than 3 years;**
- **A person who worked as a teacher in a public school for at least 15 years.**

Note: Every family (person) who is entitled to use social mortgage loans can use these concessions only one time.