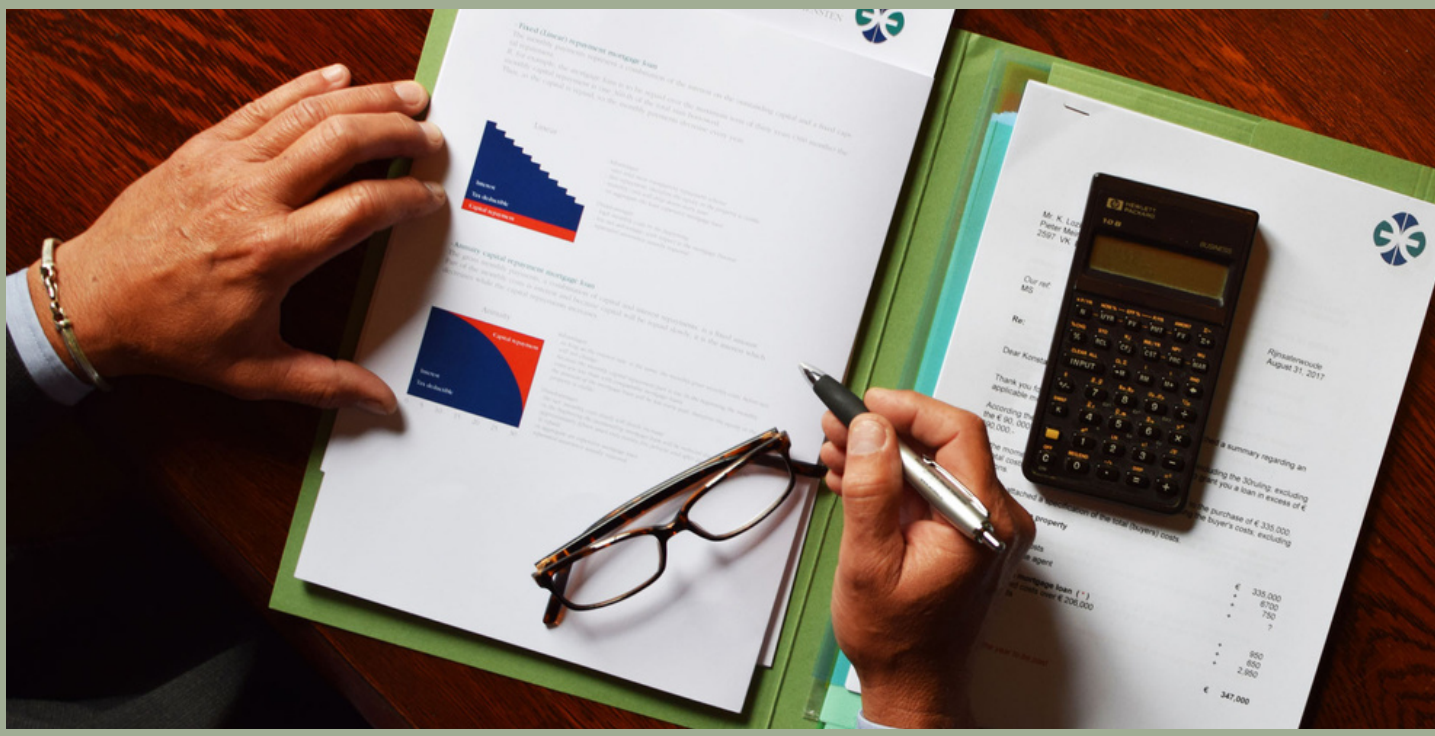
SELECT ESTATE FINANCING

• 2024

How our rate card is structured

version: 2024- replaces all previous unsigned versions



Specialized Intermediary Michel Secreve

Reconnaissance Inventory / Advice / Mediation / Monitoring

What can we do for you?

- Based on your current income, we calculate the amount you can borrow to finance your home.

- We make an initial global calculation of the difference between your current housing costs and the housing costs based on the financing of a home that fits within your possibilities.

Reconnaissance / **Inventory** Advice / Mediation / Monitoring

In addition to the work mentioned above, we do the following for you:

- We analyze your current and future income and asset position

- We make an inventory of the tax consequences that apply to your situation if you take out a mortgage to finance your home.

- We determine which additional insurance policies are necessary if you decide to take out a mortgage and calculate the costs involved.

- We check whether the mortgage for financing your home leads to responsible housing costs

Reconnaissance / Inventory / **Advice** / Mediation / Surveillance

In addition to the work mentioned above, we do the following for you:

- Based on the analyzes carried out, we advise you on the type of mortgage that, in our opinion, best suits your current and currently foreseeable future situation.

- Based on our insights into the current products and arrangements that the financial institutions we work with currently offer, we advise you on a specific mortgage product from a specific bank or insurance company.

- The advice also concerns advice on the amount of the mortgage, the fixed interest period and the additional insurance.

Reconnaissance / Inventory / Advice / **Mediation** / Surveillance

In addition to the work mentioned above, we do the following for you:

- On your behalf, we will negotiate with the financial institution about the conditions under which they are prepared to grant you the mortgage. Our aim is to make the conditions as clear as possible for you. We take care of all contacts with the financial institution to ensure that the mortgage is completed on time after your approval.

- We take care of the contacts on your behalf with external parties that are necessary to arrange the mortgage you want, such as with the appraiser, notary, real estate agent and the financial institution where your current mortgage may still be in force.

In addition to the work mentioned above, we do the following for you:

- We periodically check whether you are entitled to a lower mortgage interest rate.

- We periodically check whether refinancing the mortgage offers you a financial advantage

We periodically check whether the life insurance, disability insurance and home contents and buildings insurance taken out through our guidance in connection with the mortgage are still in line with market conditions or whether a more favorable premium and/or conditions are now available for you.

We will contact you no later than four months before the expiry of the fixed interest period to make an analysis and provide advice on the choice you can make with regard to the new fixed interest period.

- We advise you if you wish to pay off part of your mortgage debt early

- You can ask our advice on request regarding the information that your client must include in your IB declaration. If desired, we will help you with the request for a provisional refund of income tax in connection with the deduction of mortgage interest and one-off costs. For your annual tax return, we refer you and work together with a number of renowned tax consultancy firms.

- You can consult us on call with any questions relating to the mortgage you took out through our office.

Our cost structure

Intake rate

- We offer the cost of your first appointment as a service, you do not owe us anything for it.

Basic Rate

- When you use our mediation, we will charge for this work. You have the choice between:
- a fixed amount agreed in advance
- only the hours actually spent will be charged at an hourly rate of € 197.50 excl. VAT* (* With a minimum amount of € 3,950 excl. VAT of which € 875 fixed file costs and € 2,875 project advice hours).
- If advice has been given after the inventory and you unexpectedly do not use our mediation, we will provide you with an invoice stating the hours actually invested.

Standard tariff

- The amount of the mortgage includes all consultancy costs. The lender remunerates us based on the closing commission, which is included in the quotation. You will therefore not receive an additional invoice from us.

All-in rate

- The amount of the mortgage includes all consultancy costs. The lender remunerates us based on the closing commission, which is included in the quotation. You will therefore not receive an additional invoice from us.

Our cost structure

Seen and agreed: Datum: ..... / ..... / 20.....

Mr./Mrs. _____

Signature(s) _____ _____

We are obliged to maintain our professional knowledge of mortgages and advice. To this end, our advisors participate in a permanent education system (PE). Our office is registered in the register for Mediation in Mortgage Credit with the Netherlands Authority for the Financial Markets (AFM).

We are also affiliated with the Financial Services Complaints Institute (KiFiD).

You can go there with a complaint about, or a (threatening) conflict with your service provider.

General Data Protection Regulation (GDPR) Your data will be carefully and discreetly recorded in our administration and will not be shared with third parties (such as lenders, insurers and/or notaries) without your permission.

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