

PRO FINANCE Expatriate mortgage

' All in English '

INTRODUCTION

Pro Finance BV is a modern consulting agency with financial specialists in every field. Our way of working is based upon knowledge, topicality and reliability. We focus on the home financing area for expats living in the Netherlands. We provide you with several services, among which advice and mediation for a mortgage. Pro Finance and its partners support you in the entire process, from finding a suitable home to the handing over of the keys at the civil-law notary office. You can make an appointment with our Accredited Mortgage Consultant (SEH) Arnout J. Punt, at a time and place that best suits you, even at the weekends.

Financing your private home How you will finance your private home has major consequences for almost every aspect of your financial life, including your ability to maintain your desired lifestyle and to nurse your capital. A tailor-made mortgage is essential. At Pro Finance we care for your personal situation and help you choose the best mortgage, for now and later. We then select, together with you, the best mortgage bank for your situation.

Maximum Mortgage It is advisable to speak to a Pro Finance consultant before you start looking for a suitable home. That way, you can find out which costs you should be able to cover with your mortgage, which price category best fits within your budget and what your monthly mortgage payments and other accommodation expenses will be. After the meeting with the consultant – which is free of charge –, you will be able to make an accurate assessment of the price category in which you can look for your new home. Hence you can act quickly when finding a suitable home and start negotiating about price and terms right away.

Within one week of the appointment you can expect to receive from us an analysis setting out the following information:

- An indication of the maximum amount you can borrow
- Details of the price category in which you can afford to buy a home
- An indicative calculation setting out gross and net (monthly) expenses

Buying and the costs The price of a house in the Netherlands is often followed by an abbreviation 'KK'; which means that all of the costs related to buying a house are borne by the buyer. These costs, approximately 10%, include; transfer tax, the costs of registering the immovable property in your name and having that information filed in the usual registers (civil-law notary), the costs of the purchasing estate agent, the financing costs, the costs of registering the financing facility in your name and having that information filed in the usual registers (civil-law notary) and the costs of the appraisal provided by an independent surveyor.

Housequest There are a number of ways of finding a suitable place. You can search the internet and make selections and appointments yourself. On the other hand however, it is advisable to contact a real estate agent. Pro Finance has agreements with estate agents and surveyors on the rates and communication between the estate agent and you in English.

The Notary It is not possible to transfer the ownership of a house in the Netherlands without engaging a civil-law notary. The civil-law notary is impartial.

Services Pro Finance made agreements with civil-law notary firms concerning the service to our clients, communication in English and the fees charged by the civil-law notary. We also made agreements with interpreters who are familiar with the methods used by the civil-law notary for the conveyance of real estate. We check the bill of the notary on behalf of our clients and are present during the conveyance procedure.

Leaving the Netherlands Once you have decided to move out of the Netherlands, we can help you to sell your house and to pay off your mortgage. We can also place you in contact with specialised real estate companies if you want to let your house or apartment and/or if you need to see tax consultants to tie up all the loose ends before you actually leave the country.

Contact Call +31(0)20 4632990 for an one hour free consultation. Ask for Arnout J. Punt.