The Transparant Building Blocks of our Rate Card.

Version: january 2014 thus replacing all previous versions and rights

Select Estate Financing

What kind of insights do we provide?

• Based on your current income, we can calculate an indicative amount you should be able to borrow for the financing of your (new) home.

• We can also make a first rough estimate of the difference between your current housing costs and living expenses based on the financing of a property that fits your schedule.

Research

If our insights are appealing we can do the following for you:

• We'll analyze your current and future income and capital position.

• We'll identify the tax consequences for your specific situation if you intend to use a mortgage to finance your home.

• We'll identify which additional insurances are required if you decide to take out a mortgage and will calculate their costs.

• We'll check if the desired mortgage to finance your home results in responsible housing costs.

Research + Inventory

Besides the work mentioned above we'll also do the following for you:

• Based on the analysis performed we'll recommend the type of mortgage which suits your current and currently foreseeable future situation best possible to our professional understanding.

• Based on our insights on current products and packages provided by financial institutions we work with currently offer, we'll recommend a specific mortgage product of a specific bank or insurance company.

• Our advice will also concern an opinion on the amount of the mortgage loan, the interest period and supplementary insurance(s).

Research + Inventory + Advice

What more can we do for you?:

• On your behalf we can negotiate with the financial institution about the conditions under which they are willing to provide you the mortgage. It is our goal to obtain the sharpest possible conditions for you.

• We'll arrange all contacts with the financial institution to complete the mortgage on time after your agreement.

• We'll provide the contacts on your behalf with external parties, such as the valuer, solicitor, broker and financial institution where – if applicable - your current mortgage is still running, necessary to establish the desired mortgage

Research
+
Inventory
+
Advice
+
Mediation

Finally we can also provide additional all-in services for you:

• Periodically we'll check whether you are entitled to a lower mortgage.

• Periodically we'll check whether closing on the mortgage could be in your financial advantage.

• Periodically we'll check whether our guidance on the closed mortgage life insurance, disability insurance and their contents- and property insurance are still at market conditions now, or if there are better premiums or conditions available.

• No later than four months before the expiration of the fixed rate period we will contact you to make an analysis and advice for the choices you'll need to make regarding the new fixed-rate period.

• We advise you if you desire an early part of your mortgage to be repaid.

• Upon request you can ask our advice regarding the information you should give your Income Tax return. If required we can help you with the request for the provisional refund of income tax relating to the deduction of mortgage interest and one-off costs.

For your annual tax return, we can introduce you to leading tax consultancies we cooperate with.

• Upon request, you can consult us regarding any questions dealing with your mortgage closed through our office.

Research
+
Inventory
+
Advice
+
Mediation
+
Monitoring

Our Select Fee Structure:

Select Intake Rate

We consider your first appointment as a complementary Select Estate Service and therefore free of charge.

Select Standard Rate

There are two options
- A pre-agreed fixed amount or
- Only the hours actually spent will be charged at an hourly rate of € 150, - excluding VAT *.
(* With a minimum amount of € 2.950,- excluding VAT, up from € 750,- fixed costs for filing and € 2.200,- on project advisory hours)

Note
If, after the interview; we will work out an advise; we will charge the hours of work involved at our hourly rate of € 150,- to be increased with manditory VAT.

Select All-In Rate

At a fixed annual fee we can provide a package of services for you, saving you all the hastle.

It is mandatory to maintain the best level of knowledge regarding mortgage developments in order to give our clients the best advice possible.
To this end, our consultants participate in a continuous education system (PE / permanent education).
Select Estate as a company also has an entry in the register involving the Mortgage Loan Financial Markets Authority (AFM).

KiFiD
Klachteninstituut Financiële Dienstverlening

We are also affiliated with the Financial Services Complaints Institute (Kifid). There you can go with any complaint, or (imminent) conflict concerning financial services.

Select Estate Financing
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