



HANNO

# Step-by-step guide How to buy your house in the Netherlands?

# Welcome to Hanno

**Our mission: to make you financially happy**



✓ **Personal financial advice**



✓ **Clear and fast service**



✓ **Low fees**

## The Home Buying Road Map

### A. Orientation

How much can you borrow and buy?

- ✓ Set your budget
- ✓ Determine your wishes
- ✓ Go house hunting
- ✓ Hire a broker
- ✓ Get Hanno HypotheekBelofte

### B. Bidding

How to make a winning offer?

- ✓ Determine price
- ✓ Start bidding
- ✓ Make an attractive offer
- ✓ Consider cancellation clauses
- ✓ Check purchase agreement

### C. Financing

How to get the best mortgage?

- ✓ Get appraisal report
- ✓ Seek tailored financial advice
- ✓ Choose mortgage lender
- ✓ Go to the notary
- ✓ Live carefree

# To qualify for a mortgage

## In general

- Stable income: fixed contract, in Euro
- Limited or no debts

## For expats

- EU (including EER) citizen / permanent work permit / highly skilled employee
- At least six months in the Netherlands
- 'BSN-nummer' (citizen service number) Married? Your partner will need a BSN as well!
- Dutch Bank account with personal savings
- The house will be your formal residence, permanent rental not allowed
- Exceptions may apply!

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# Set your budget: what can you borrow and buy?

**By setting your budget you ...**

- Know your price-range
- Secure your financing options
- Keep your house affordable so you can still enjoy life

# Buying a house the Dutch way

## Most common differences compared to other countries

- Estate agent: exclusive assignment from a seller or buyer of a property
- Loan to value: up to 100% of the value of your house
- Loan to income: very strict government rules on maximum loans and affordability
- Purchasing/financing costs: +/- 5%, including 2% transfer tax. No VAT applicable
- Preliminary purchase contract: 3-day cooling-off period
- Mortgage providers: strictly regulated and therefore very bureaucratic
- Mortgage interest: tax deductible (strict fiscal conditions apply)

# Set your budget: determine your maximum mortgage?

## A. Monthly payments

- ✓ Income
  - Couple or single
  - Employee or entrepreneur
  - Contract: Fixed or flexible
  - Company lifetime: more/less than 3 years
  - Other income
- ✓ Mortgage interest rate
  - Higher interest → lower loan capacity
  - Fixed rate < 10 years: lower loan capacity
  - Fixed rate > 10 years: higher loan capacity

## B. Obligations

- ✓ Current account debts
- ✓ Personal loans
- ✓ Alimony



# Actual interest rates

HANNO

Berekenen

Hypotheek

Over Hanno

Expats

Service & contact



Inloggen of registreren

## Actuele Hypotheekrente per 23-09-2019

Tarieven voor:  Verstrekker:  Afloosvorm:  Dekkingsgraad:  Benodigde hypotheek:

Woningwaarde:  NHG?:

[Wijzig renteperiodes](#)

	Variabel	1 jaar vast	5 jaar vast	10 jaar vast ^	20 jaar vast
<b>Rabobank</b> GroenHypotheek Annuitair Basis				0.80	
<b>Rabobank</b> GroenHypotheek Annuitair Plus				0.95	
<b>ABN AMRO</b> Budget (incl. huisbank en duurzaamheid)	1.45	1.04	1.12	1.14	1.70
<b>Vista Hypotheken</b> Energielabel-A (incl. nieuwbouw)		1.00	1.02	1.15	1.65
<b>Hypotruster</b> Vrij Leven Hypotheek		0.90	1.01	1.20	1.74
<b>ABN AMRO</b> Woning (incl. huisbank en duurzaamheid)	1.45	1.14	1.22	1.24	1.80
<b>Acadium Bastion</b>	1.45	0.85	1.01	1.25	1.77
<b>Lloyds Bank</b> Hypotheek (1)	1.40	0.90	1.05	1.25	1.80
<b>REAAL</b> Lekker Wonen Hypotheek		0.85	1.22	1.25	1.85
<b>Triodos Bank N.V.</b> Klimaat Plus Hypotheek		1.00	1.15	1.25	1.75
<b>HollandWoon</b>		1.10	1.25	1.25	1.75

Check your personal rate here: [www.hanno.nl/interest-rates/](http://www.hanno.nl/interest-rates/)

<b>ASN Bank</b> Hypotheek (incl. Duurzaam Wonen)		1.10	1.15	1.28	1.77
<b>Hypotruster</b> Comfort Profijt		1.20	1.25	1.29	1.88
<b>ING</b> Basis (incl. Kort)	1.93	1.19	1.25	1.29	1.83
<b>Vista Hypotheken</b> Energielabel-A (incl. nieuwbouw)		1.10	1.12	1.20	1.75

# Set your budget: Price $\neq$ Value

## C. Price and value

- ✓ Registered appraisal value ('WOZ-waarde')
  - Value according to the local municipality
  - Used by tax authorities
- ✓ Appraisal value ('Taxatiewaarde')
  - Nothing to do with taxes
  - Value stated by an official valuator
  - Leading value for the mortgage provider
- ✓ Asking price ('Vraagprijs')
  - Advertised on e.g. Funda
- ✓ Purchase price ('Koopsom' or 'Koopprijs')
  - What you pay the seller

# Set your budget: personal assets

## D. Personal assets

- ✓ Personal savings, on a Dutch bank account
- ✓ Donation
  - Everyone can donate up to € 102,010 tax-free (2019)
  - Until you are 40
- ✓ Excess value ('Overwaarde') (current house owners only)
  - Difference between the actual house value and current mortgage
  - House already sold: take 100% into account
  - House not yet sold: first deduct 10% of the expected sales price

# Set your budget: purchasing & financing costs

## E. Costs: on average 5%

### ✓ Purchasing costs (kosten koper / k.k.)

- Transfer tax: 2%
- Brokerage fee: fixed or %
- Building survey
- Bank guarantee
- Notary
  - property transfer deed
  - 'Kadaster' costs (official property register)

! For new-build properties transfer tax is not applicable and notary fees will be included in the price, this will be indicated by 'vrij op naam' or 'v.o.n.')

### ✓ Financing costs

- Valuation fee for the appraisal
- Advice and handling fees
- Dutch National Mortgage Guarantee (NHG)
- Notary: mortgage deed
  
- Financing costs are in most cases tax deductible

# Set your budget: Borrowing to the max?

## Personal live and spending habits

- ✓ Currently saving
- ✓ How important is your house

## Future income development

- ✓ Career
- ✓ New job
- ✓ Family expansion?

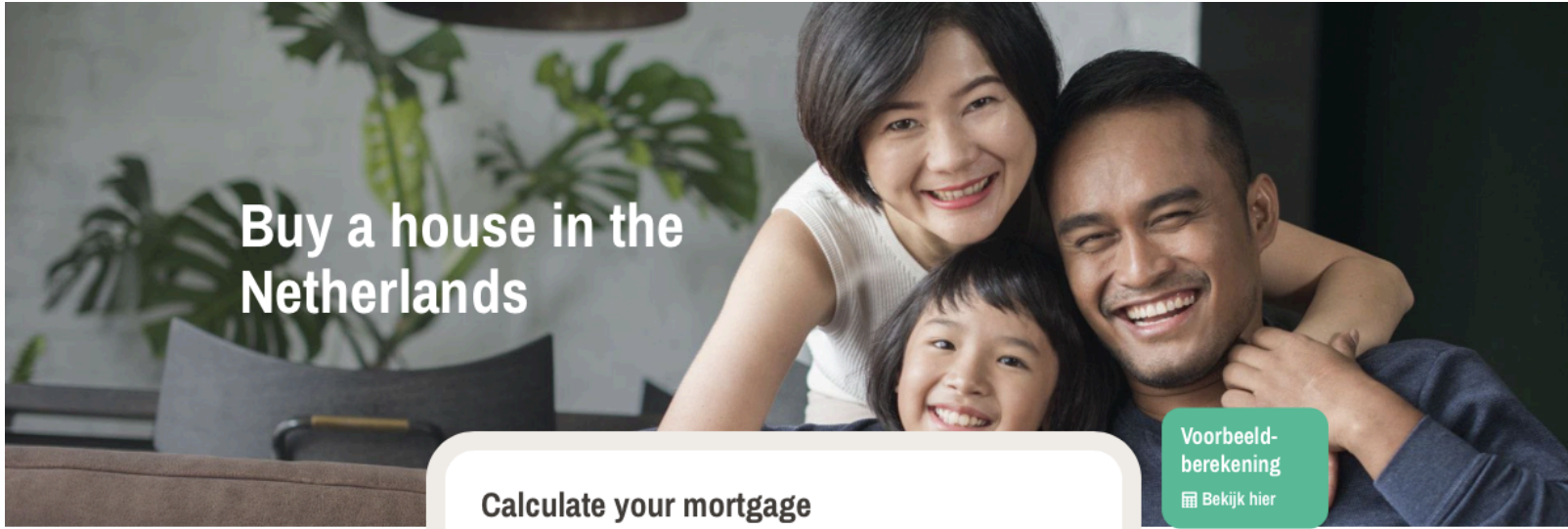
## Current assets

- ✓ Savings
- ✓ Access Value
- ✓ Donation

## Future plans

- ✓ Moving to your home or other country
- ✓ Hobbies
- ✓ Pension

Set your budget → [www.hanno.nl/calculate](http://www.hanno.nl/calculate)



**Buy a house in the Netherlands**

**Calculate your mortgage**

Ik heet voornaam en ik wil een bestaande woning kopen .

**Voorbeeld-berekening**  
Bekijk hier

**Vragen? Bel**  
030 - 208 2010

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# Determine your wishes

## Record your wishes

- Discuss with your partner
- Family situation, now and future (5-10 years)
- Make a written list
- Also write down what you *don't* want
- Stick to the list
- Discuss it with a real estate agent
- Changed your mind? Re-view your list

- ✓ Location, location, location
- ✓ Size
  - Rooms, bathroom, garden/balcony
  - M<sup>2</sup>
- ✓ Kind of property
  - Pre-built, new house, self-construction
  - Single-family home, apartment
  - Style (personal)



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# Go house hunting

## Check the neighbourhood



Utrecht + 0 km 

funda

904 results

in homes for sale



Save search

Price

From € 350,000 To € 750,000 Neighborhood 

2e Daalsebuurt en omgeving, Absteede, B...

NVM open house day

☐ Show all participants 6

Property type

☐ House 644☐ Apartment 260[+ All property types](#)

Days on funda

☐ Today 5☐ Since 3 days 12☐ Since 5 days 31☐ Since 10 days 105☐ Since 30 days 2551 filter [Remove filters](#) € 350,000 - € 750,000Order by: [Relevance](#)  [List](#)  [Map](#)

NVM Open House Day

Bouwnummer 026 (Bouwnr.  
026)  
Hoef en Haag, € 570,900  
v.o.n.

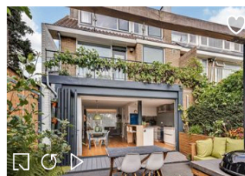
Featured by all real estate agents invol...

Oudegracht 46 B  
Utrecht, € 650,000 k.k.

Featured by Grifhorst Makelaardij Excl...

Hélène Swarthplantsoen 22  
De Meern, € 565,000 k.k.

Featured by Makelaarsland

[Everard Meijsterlaan 52](#)

3533 CN Utrecht

€ 549,000 k.k.

126 m<sup>2</sup> / 161 m<sup>2</sup> • 5 rooms[Punt Makelaars Utrecht](#) [Slotemaker de Bruinestraat 500](#)

3515 VM Utrecht

€ 595,000 k.k.

147 m<sup>2</sup> / 124 m<sup>2</sup> • 5 rooms[Lauteslager Makelaars](#) [Roelof Drosthof 42](#)

3523 KA Utrecht

# Go house hunting – When in your potential new house ...

## **Seller and buyer: active information obligation**

- Be enthusiastic, yet critical
- Is the provided information correct?
- Legal obligations: like pollution, development plan or ground lease > check with your estate agent!
- Apartment: owners association ('Vereniging van Eigenaren' or 'VvE')
  - Active/not active, current savings and upcoming obligations or plans
- Condition of the building and maintenance: survey or not?

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# Hire a broker ('Makelaar')

## Hire an estate agent

- ✓ Knowledge of (local) market
- ✓ 'Priority lane' to housing market
  - You'll know first which houses go on sale
  - Before houses are on Funda
  - Stronger negotiating position with selling broker
- ✓ Construction knowledge
- ✓ Expert in negotiating

## Financial

- /- Cost 1 to 1,5% / fixed amount
- + Discuss no cure no pay/ initial or break up costs

## Typical Dutch

- ✓ You'll need a buying agent ('aankoopmakelaar')
- ✓ This agent may not represent the seller at the same time ('verkoopmakelaar')
- ✓ You typically hire an agent exclusively
- ✓ Most agents are also valuers, however they are not allowed to make the valuation report of a house when they are involved in the sell or purchase

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# Determine price – Price indicators

## Top 3

- ✓ Location, location, location
- ✓ Similar homes: Funda and NVM
- ✓ General condition: needs to be renovated or not

## Your broker is your friend

- ✓ Independent
- ✓ Discuss with your real estate broker

## Also important

- ✓ WOZ-value (wozwaardeloket.nl)
- ✓ Price per M2 and M3 – living area and lot surface
- ✓ Data from the kadaster
- ✓ Ground lease
- ✓ Other pros and cons



# Determine price – Ground lease

## Ground lease: standard is 'Continuous'

- You buy the house and *the right* to use the land. Not the land itself.
- (Bi-)Annual payment for land use ('canon')
- Periodic revision, every 50 – 75 years
- Might be bought off for a certain period of time ('tijdelijk afgekocht to 20xx')

## Actual possibilities / other types

- **Perpetual** ('vastgeklikt'): forever fixed ground rent → limited impact on mortgage
- **Bought off** ('eeuwigdurend afgekocht'): no ground rent obligations: no impact on mortgage and/or house value

# Determine price – Ground lease

## Temporary ground lease

- Affects value of your house. Even when revision is in 5 or more years.

## Rule of thumb

- Buying off ground lease is the most beneficial when buying a house.

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# Start bidding – smart bidding strategy

## How to get your house for the best price?

- Determine how much you think it's worth and stick to your budget
- Determine your opening bid and (if possible) your next bidding steps
- Overbidding: sometimes the asking price is deliberately 'too' low: it creates more viewers and bidders
- When in doubt, don't!

**Again: your agent is your friend**

# Smart bidding – What is an offer?

## Object

- What's the object you're bidding on?
- With or without moveable property?

## Price

- Amount in Euro

## Explanation

- Not required but is more convincing
- Do not round off your bid

## Transfer date

- Try to be flexible – what does the seller want?

## (Cancellation) clauses

- ✓ Financing
- ✓ Structural / maximum amount of repair cost
- ✓ Sell own house first
- ✓ National Mortgage Guarantee
- ✓ ...

## Term

- ✓ How long is your bid valid?

## Confirmation

- ✓ An email prevents misunderstandings

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# Make an attractive offer

## Seduce and convince

- Create goodwill: with the seller *and* his/her broker
- Empathise with the seller
  - What is important to him/her?
  - It's not only about money! Clauses are also important
- Explain why you want to buy the house
- Make a reasonable offer
- Convince the seller that you are reliable
- Avoid cancellation clauses that you can influence yourself

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# Cancellation clauses – only what's really necessary

## Cancellation clauses ('ontbindende voorwaarden')

- Your safety net to cancel the purchase agreement without penalties

## Structural survey (not for new houses) ('voorbehoud bouwkundige keuring')

- Hire an inspection company that can act quickly: ask Hanno or your own broker
- DON'T make an offer when the seller refuses a technical inspection

## Financing clause ('voorbehoud financiering')

- Period of 6-8 weeks to arrange your mortgage

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# Preliminary purchase agreement ('voorlopig koopcontract')

## Preliminary but binding!

- ✓ Not drawn up by a notary, but nonetheless binding after 3-day cooling-off period

## Use a standard agreement ('NVM modelovereenkomst')

- ✓ Make sure the terms and conditions of the purchase are correct
- ✓ When in doubt, DON'T sign – but ask again
- ✓ Hanno helps – free of charge with your mortgage advice

## Three day cooling-off period

- ✓ How long do three days last?

# How long do three days last?

Before you receive the preliminary purchase agreement, it takes time to pass your information to the seller, then counting for a 3 day cooling-off period starts.

Signed purchase agreement received on	Cooling-off period ends at 11:59 PM on	Number of days (calendar days)
Monday	Thursday	3
Tuesday	Friday	3
Wednesday	Monday	5
Thursday	Monday	4
Friday	Tuesday	4
Saturday	Tuesday	3
Sunday	Wednesday	3

# Don't get carried away

- Stick to your plan (wishes and budget)
- Enquire about the sales procedure (in advance)
- Did you make a good (final) offer?
  - Stick to it
  - Refer to the explanation and benefits of your bid
- Don't despair. There are 7 million houses in the Netherlands 😊

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# Bid accepted? Take action!

## Send an email to confirm

- With all the terms and conditions → See your offer

## Call in the cavalry

- Inform your financial advisor (Hanno 😊)
- Get an appraisal
- Plan the preliminary purchase agreement
- Choose a notary
  - The notary has to be recorded in the purchase agreement
  - Discuss the fee in advance

# Involved parties

- Current home owner or real-estate developer
- Seller broker/agent
- Your real estate broker
- Construction specialist: inspects on necessary repairs or maintenance
- Valuator: appraisal report
- Mortgage advisor and handling agent: Hanno
- Mortgage provider (bank, insurance company, pension fund)
- Notary
- Credit registration agency ('Bureau Krediet Registratie' or 'BKR')
- Dutch National Mortgage Guarantee ('Nationale Hypotheek Garantie' or 'NHG')



# Make your house more sustainable

## **Sustainability: lower energy costs, more comfort, better for the environment**

- Borrow a little bit more, pay less
- Think about it on time
- Extra loan capacity in addition to the value of the house
- Up to 106% (maximum of € 25.000), to use for sustainability

## **Green mortgages don't exist, green homes do**

- Green mortgage interest rates are often misleading
- Green discounts are often out of your own pocket
- However, (more) sustainable mortgage lenders do exist

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# Get appraisal report

## Find a good appraiser – to be able to use appraisal report for mortgage

- Hanno finds a valuator for you
  - Most estate agents are valuers – get one according to NWWI-standard
  - Valuator can't be involved in sales process as estate agent (yours or the seller's)
  - Valuator can only work in his own region
  - Discuss fee in advance
- 
- When will you receive the report?
  - Inform appraiser what he / she is dealing with (your situation)

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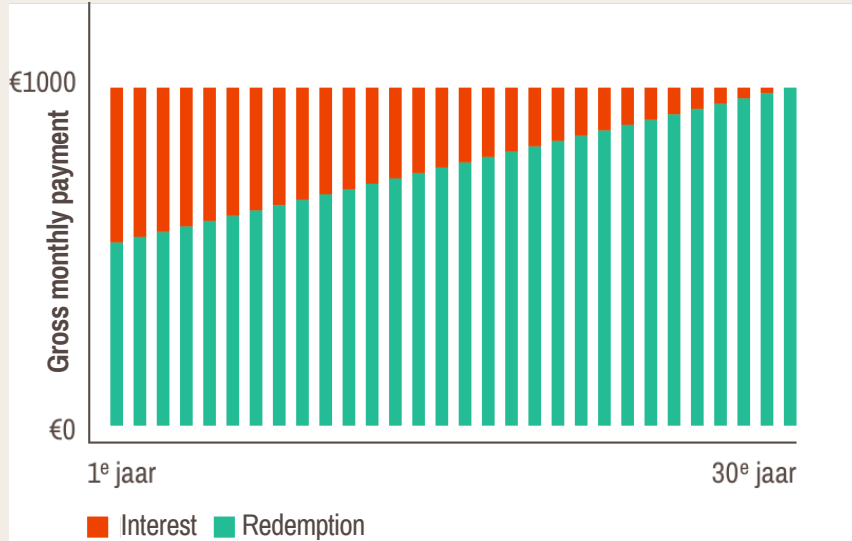
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# What is a mortgage?

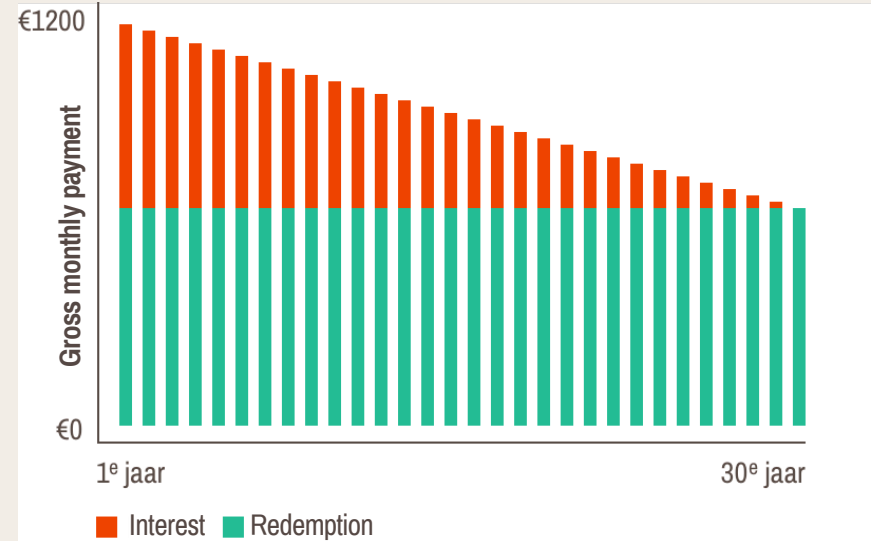


# Repay your loan

## Level payment mortgage (‘annuïtaire hypotheek’)

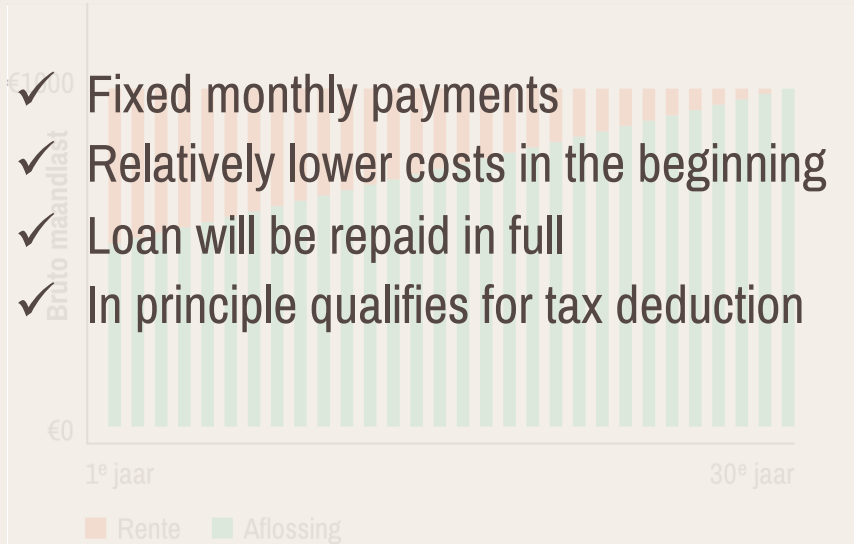


## Straight line mortgage (‘lineaire hypotheek’)

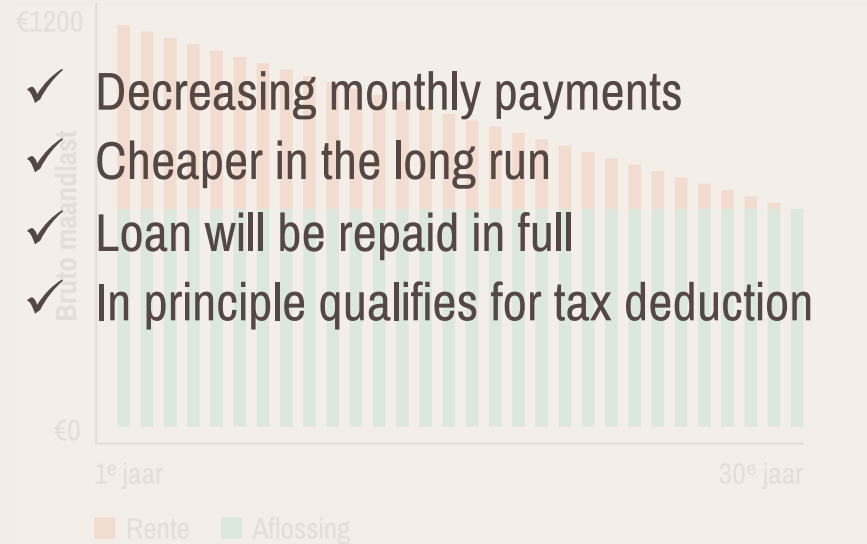


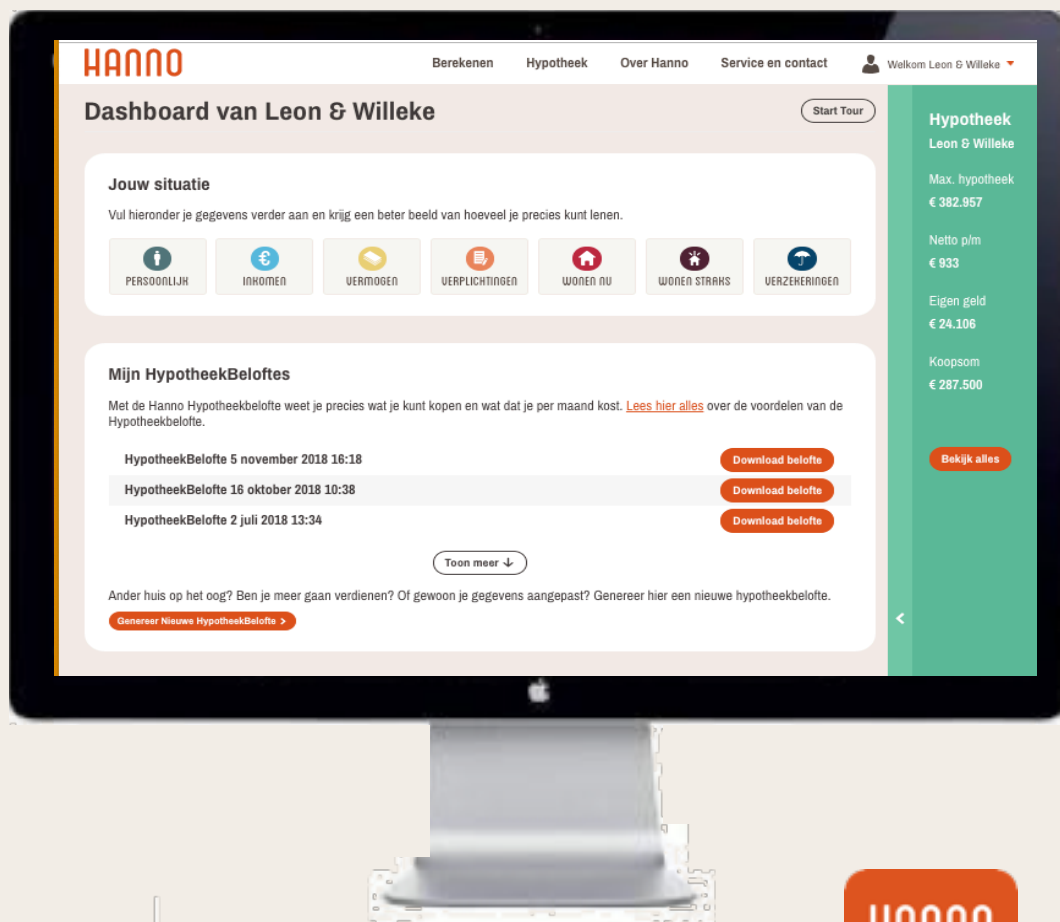
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## Level payment mortgage (‘annuïtaire hypotheek’)



## Straight line mortgage (‘lineaire hypotheek’)





# www.hanno.nl

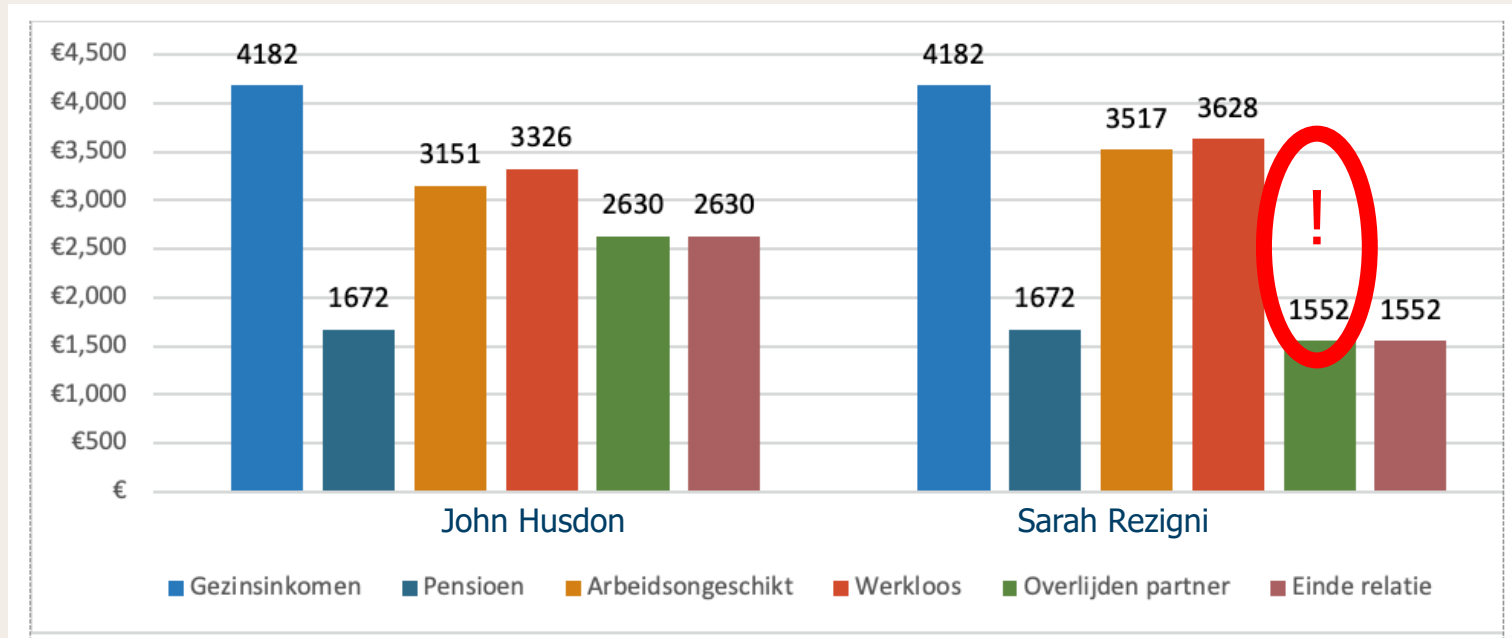
## Online dashboard

- ✓ A secure online environment
- ✓ All your information in order
- ✓ Efficient and therefore low cost



# Personal financial plan

Clear overview of your entire financial situation,  
now and in the future, for better or worse.



# Tailored mortgage plan



Hypotheekbedrag

€ 409.000

Annuitair

€ 313.194

Toetsrente

2,416 %



Ruimte



Grafiek



Fiscaliteit

# HANNO

[+ Leningdeel](#)

Vorm	Bedrag	Looptijd	Rente	Rentevast	Daarna	Gedurende	Aftrekbaar	Bruto	
› Banksparen	€ 156.000	360 mnd	2,80 %	240 mnd	5,00 %	120 mnd	240 mnd	€ 641	
› Annuitair	€ 153.000	360 mnd	2,10 %	120 mnd	5,00 %	240 mnd	360 mnd	€ 573	
› Aflossingsvrij	€ 100.000	360 mnd	2,30 %	120 mnd	5,00 %	240 mnd	240 mnd	€ 192	
<b>Totaal</b>	<b>€ 409.000</b>							<b>€ 1.406</b>	

[Jaaroverzicht](#)[Maandoverzicht](#)[Fictieve aflossingen](#)

Maand	Rente	Aftrekbaar	Inleggen/Aflossing	Vermogen	Zekerheden	Erfpacht	Bruto	Fiscaal	Netto	Hypotheek
09-2019	€ 823	€ 823	€ 582	€ 277	€ 0	€ 0	€ 1.406	€ 216	€ 1.189	€ 408.695
01-2020	€ 821	€ 821	€ 585	€ 1.391	€ 0	€ 0	€ 1.406	€ 215	€ 1.191	€ 407.467
01-2021	€ 815	€ 815	€ 591	€ 4.798	€ 0	€ 0	€ 1.406	€ 206	€ 1.199	€ 403.734
01-2022	€ 808	€ 808	€ 598	€ 8.301	€ 0	€ 0	€ 1.406	€ 204	€ 1.202	€ 399.921
01-2023	€ 801	€ 801	€ 605	€ 11.903	€ 0	€ 0	€ 1.406	€ 201	€ 1.204	€ 396.028
<b>Totaal</b>	<b>€ 381.940</b>		<b>€ 326.783</b>		<b>€ 0</b>	<b>€ 0</b>	<b>€ 708.723</b>	<b>€ 64.614</b>	<b>€ 644.109</b>	

[Meer tonen](#)

## The Home Buying Road Map

### A. Orientation

How much can you borrow and buy?

- ✓ Set your budget
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### B. Bidding

How to make a winning offer?

- ✓ Determine price
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### C. Financing

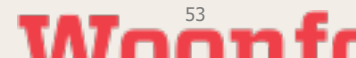
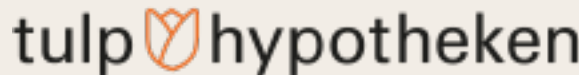
How to get the best mortgage?

- ✓ Get appraisal report
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- ✓ **Choose mortgage lender**
- ✓ Go to the notary
- ✓ Live carefree

# Mortgage providers in the Netherlands



BNP PARIBAS



# Mortgage providers in the Netherlands

**43 providers**

**62 labels**

**157.000+ product combinations**

ABN-AMRO

AEGON

Allianz



asn bank

a.s.r.  
de nederlandse  
verzekerings  
maatschappij  
voor alle  
verzekeringen

bijBouwe



BLGwonen

43 providers

Centraal  
Beheer



Duitse VOLKSBANK  
Hypotheek

HYPO TRUST

ING



62 labels



Jungo

LLOYDS BANK



Mer

MUNT  
YPOTHEKEN



ationale  
verzekeringen



NIBC

obvion

Rabobank

Reaal



ROBUUST



SNS

syntus

achmea

tellius

Triodos Bank



tulp hypotheek



venn  
HYPOTHEKEN

VISTA  
hypotheek

Woonf

# Kijk & Vergelijk

# HANNO

Q64 producten

Sorteren op: Netto eerste maand ▾

Aanbieder ▾






Boetevrij aflossen ▾

Soort rente ▾

Automatische rentedaling ▾

Verlengen ▾

Overbruggingskrediet ▾

	 ING Hypotheek € 1.353 netto eerste maand ✓ Salarisrekening bij geldverstrekker	 Centraal Beheer Thuis Hypotheek € 1.343 netto eerste maand	 Obvion Compact Hypotheek € 1.343 netto eerste maand	 RegioBank Budget Hypotheek € 1.343 netto eerste maand	 BLG Hypotheek € 1.345 netto eerste maand
Alle eigenschappen	<a href="#">meer tonen</a>	<a href="#">meer tonen</a>	<a href="#">meer tonen</a>	<a href="#">meer tonen</a>	<a href="#">meer tonen</a>
Bruto eerste maand	€ 1.522	€ 1.494	€ 1.495	€ 1.495	€ 1.499
Totale bruto lasten	€ 545.228	€ 533.766	€ 533.672	€ 535.915	€ 535.697
Totale bruto rentelasten	€ 206.571	€ 190.023	€ 189.671	€ 193.061	€ 191.958
Rente	1,86 % - 2,16 %	1,82 % - 1,97 %	1,79 % - 1,99 % ⚠	1,79 % - 1,99 %	1,81 % - 2,01 %
Automatische rentedaling	Na RVP	Tijdens looptijd	Tijdens looptijd	Na RVP	Na RVP
Rente bij passeren	Offterente	Offterente	Offterente	Offterente	Offterente
Geldigheid rentevoorstel	6 maanden en 2 weken	4 maanden	3 maanden	3 maanden	3 maanden
Verlengingstermijn	6 maanden	2 maanden	3 maanden	6 maanden	6 maanden
Voorwaarden voldaan	✓ Ja	✗ <a href="#">Nee</a>	✗ <a href="#">Nee</a>	✗ <a href="#">Nee</a>	✗ <a href="#">Nee</a>
Voorwaarden		De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.157 (huidige waarde: € 409.000).	De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.078 (huidige waarde: € 409.000).	De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.078 (huidige waarde: € 409.000).	De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 390.017 (huidige waarde: € 409.000).
<div>Print overzicht</div>	<div>Kies product</div>	<div>Kies product</div>	<div>Kies product</div>	<div>Kies product</div>	<div>Kies product</div>

# Hanno

## This is how we get you the best mortgage

### 100% independent

- ✓ All mortgage lenders
- ✓ 157.000+ mortgages
- ✓ 35.000+ insurances

### The best quality

- ✓ Experienced advisors
- ✓ Efficient procedure
- ✓ Ongoing checks

### Low fees

- ✓ In your interest
- ✓ No commissions
- ✓ Cost efficient

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- ✓ **Go to the notary**
- ✓ Live carefree



# Go to the notary

## Before you sign the deed at the notary ...

### Make the deposit ('waarborgsom')

- ✓ Via bank guarantee or own savings

### Insurances

- ✓ Household and home insurance
- ✓ Update personal insurances

### Check mortgage deed and invoice ('nota van afrekening')

- ✓ Amounts
- ✓ Agreements
- ✓ ...

## What the notary does for you

- ✓ Arranges all payments between parties through a secure account ('derdenrekening')
  - Makes the invoice ('nota van afrekening'). Check it!
  - Request to transfer your investment ('eigen geld')
  - Pays transfer tax ('overdrachtsbelasting')
  - Settles pre-paid local taxes
- ✓ Arranges property transfer deed
- ✓ Arranges mortgage deed
- ✓ New-build house or renovation?
  - The mortgage lender handles the construction deposit, not the notary
- ✓ Notary rates are negotiable!

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# Live carefree

## Before moving

### New house or renovation?

- ✓ Invoices via mortgage lender

### First mortgage payment

- ✓ Often differs from contract because first period isn't a complete month

## Taxes

- ✓ Hanno loves to help with tips
- ✓ Request preliminary tax assessment
- ✓ Consider hiring a tax advisor

## Ongoing

### Continuous monitoring

Your financial situation changes frequently

- ✓ Interest rates and conditions
- ✓ Personal situation  
(work, new family member, divorce, ...)
- ✓ Rules and regulations

### Hanno Mortgage Plan

- ✓ A monthly check
- ✓ Your mortgage always up to date
- ✓ Major maintenance every five years

# What if you move abroad?

## Sell

- ✓ Consider actual market conditions
- ✓ Repay your outstanding mortgage without a fine

## Rent out

- ✓ Mortgage Interest tax deduction no longer allowed
- ✓ In most cases not officially accepted by mortgage provider
  - ✓ Refinance to an 'investor mortgage'
  - ✓ Higher interest rates and additional self investment will apply
- ✓ Short term contracts (0-2 years) are possible within tenant protection legislation

## What Hanno does for you

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- ✓ **Live carefree**

# Hanno makes you financially happy



## Personal financial advice

1. First the person
  2. Then the possibilities
  3. At last the mortgage lender
- Not the other way around!**



## Clear and fast

- ✓ Prepare in advance
  - ✓ Modern software
  - ✓ Ongoing checks
- Contemporary**



## Low fees

- ✓ No commissions
  - ✓ Efficient and economical
  - ✓ Social enterprise
- Happy finances**

**Next step: free & personal mortgage consultation 😊**

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3514 AZ Utrecht

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