



## Service agreement

### What we do

Hanno helps you get a mortgage in the Netherlands, from start to finish. You get a personal financial and mortgage plan, we advise you on which mortgage lender to choose and we arrange your mortgage. We also help you with additional matters, such as a bank guarantee, NHG (National Mortgage Guarantee), a bridge loan and insurances (term life, disability and home insurances).

Before you agree to our mortgage services, you're entitled to a first appointment with a mortgage advisor. Free of charge and without obligation.

### What you can expect from Hanno

- Personal acquaintance and mapping of your situation, wishes and goals
- Advice about your maximum mortgage, monthly payments and the maximum purchase price of a house
- Consideration of disability, unemployment, pension and death to keep your mortgage affordable in every situation
- Information and advice about mortgage types and fixed interest rate periods
- Advice about the best fitting mortgage construction for your personal situation
- Comparison of more than 40 mortgage lenders on interest rates, conditions and total costs
- Guidance through the entire mortgage process and the arrangement of your mortgage with the lender:
  - Verification of the documents you need for your mortgage application
  - Help to find a good real estate agent, appraiser and / or notary
  - Arrangement of your mortgage with the mortgage lender
  - Verification and explanation of the offer and contract you get from your mortgage lender
- Monitoring of changes and developments after you've closed your mortgage

### *And more*

- Advice about and the arrangement of your (home) insurances
- Fast answer to all your questions

### What we expect from you

- You give us all the information we need to arrange your mortgage



- You must provide your information on time and in the right way, see [hanno.nl/documents](https://hanno.nl/documents)
- You respond timely to questions and requests for additional information
- You honour our appointments or cancel them well in advance
- If something changes in your situation you inform us instantly

### **Fees**

For a mortgage advice and the arrangement of your mortgage with the lender, you pay us a fee based on your personal situation.

#### *Mortgage advice and mediation*

- First time buyer, one person: € 1.495
- First time buyer, two persons: € 1.795
- Next time buyer, refinance or increase mortgage, one person: € 1.995
- Next time buyer, refinance or increase mortgage, two persons: € 2.295
- Buy-to-let / investment mortgage: € 2.995

These fees consist of an amount for mortgage advice and an amount of € 500 for arranging your mortgage with the lender (mediation).

#### ***Additional fees***

Sometimes your mortgage advice is more complicated. In that case we will charge you additional fee(s).

#### *Income*

- Self-employed / CoC: € 500
- DGA/AB/Ltd.: € 750
- Other income source (flex income, rental income, other): € 500
- Pension (now or within the next ten years): € 250

#### *Loan*

- Bank guarantee (mediation): € 125
- Bridging mortgage: € 250
- Transitional arrangement savings or investment mortgage: € 500
- Starters loan SVN: € 500
- Family loan: € 250

#### *Personal situation*

- Expat / non-Dutch nationality: € 250

- Divorce or break up (buy out an ex-partner): € 750

## *Special situation*

- Self-build house / CPO: € 750
- Purchase price / mortgage amount > € 1.000.000: € 250

## *Adjustments*

- Modify a mortgage interest quote: € 250
- Modify a final mortgage quote: € 750

## *Insurance*

- Mortgage life insurance, combined with mortgage advice: € 150
- Mortgage life insurance, without a mortgage advice: € 300

## *Other*

- Hourly fee: € 125. In special cases, when your mortgage advice takes us more time, you will have to pay an additional hourly fee. We will always discuss this in advance.
- To be able to charge a very competitive fee, you have to provide your mortgage application documents in the right way. See [hanno.nl/documents](https://hanno.nl/documents). We don't quibble over a small mistake. But if you provide them incorrectly or too late, it takes us a lot of time. We'll charge you € 125 for this.
- Dossier costs: € 325. Sometimes (budget) mortgage lenders charge dossier costs for processing your mortgage application. We will pass these costs on to you, without additional fees.
- No mediation: - € 500. If we only help you with the mortgage advice and don't have to arrange your mortgage with the lender, you don't have to pay for mediation. This will get you a € 500 discount.

## **If you don't get a mortgage**

It's possible that you decide not to proceed with your mortgage application. As long as you haven't signed a (preliminary) proposal, you don't have to pay us for arranging the mortgage with the lender.

If a mortgage lender doesn't grant you a mortgage, even though you've met all their conditions and don't have a negative BKR code, we'll cover the costs of your advice and mortgage application.



### Payment

After you've accepted the definitive offer of your mortgage lender, we'll send you an invoice. This invoice has to be paid within ten days from the date of invoice. If we don't receive a full payment within ten days, we can charge you extra costs and / or stop our work for you. Hanno is also allowed to request payment of the invoice via the notary.

### Other conditions

#### *Financing clause*

If you've bought your house with a financing clause, we do everything we can to get your mortgage approved before the stated date. If you don't receive a final mortgage offer on time, you'll have to extend the date or terminate the preliminary purchase agreement yourself. We can never guarantee that the mortgage will be approved before a certain date. After all, the mortgage provider is the only one who can. Therefore, Hanno can never be responsible for any potential damages as a result of not making a deadline.

#### *Different information*

If information you obtain on our website, during appointments, phone calls, emails or any other way differs from this service agreement, the information in this service agreement is leading.

### Assignment and signature

Yes, I / we

- order Hanno to give me / us a mortgage advice and arrange the mortgage; and
- agree to the conditions in this service agreement; and
- give Hanno permission to process my / our personal data and share it with all third parties that are involved in the mortgage application; and
- agree to Hanno's terms and conditions and privacy policy; and
- authorise Hanno to obtain information about my / our current and future mortgage(s) from the lender(s).

	Client 1	Client 2
First and last name		
Date of birth		
Street and number		
Postal code and city		
Phone		
Email		
(Action code)		



Place		
Date		
<b>Signature</b>		

Sign this service agreement and upload it to your online 'klantprofiel' (client profile).

We'd love to get to work for you!

**Team Hanno**