

Service Mortgage Advice

Fees Mortgage Menu

The approach of Inzicht Financieel BV

Step 1: Intake

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Summary

Step 1: Intake

A non-committal consultation at your home or at our office during which your current situation is mapped out via an intake form. The following points will be discussed during the conversation:

- Explanation of the way of working of Inzicht Financieel BV.
- Global assessment of your wishes.
- An indication of the maximum mortgage amount and the associated monthly payment.
- Explanation of the Nationale Hypotheek Garantie (NHG).
- Explanation of our remuneration structure, brokerage costs and our Management and Maintenance service.

Expected duration Step 1 is 1 to 1,5 hours

Fee Step 1: Free of charge.

Step 2: Orientation and general information

In this step the following points are covered in detail:

- Setting up your client profile.
- Assessment of your wishes and needs.
- Explanation about buying a(n) (other) house, taking out a (2nd) mortgage or transferring the existing mortgage.
- Explanation of the tax regulations regarding financing and the owner-occupied home.
- Explanation of different forms of mortgage and possibilities.
- An analysis of your mortgage options, looking not only at your income, but also at your expenses.
- Accurate determination of the maximum mortgage amount to be borrowed and the required mortgage sum.
- Explanation of important mortgage criteria such as Nationale Hypotheek Garantie (NHG), bridging financing and insurance needs.
- Tips to save costs when buying the house and taking out your mortgage.
- First indicative mortgage calculation so that you get a good impression of your monthly payments.
- A short written summary of the conversation.

Expected duration of Step 2 is 4 to 6 hours

Fee Step 2: Free of charge.

Step 3: Custom advice

In this phase you can expect the following activities from us:

- Numerical interpretation of the various, relevant mortgage types
- Determining the desired and most suitable mortgage construction in consultation with you
- Comparison of the providers selected by us and their options.
Explanation of the different fixed-rate periods and their consequences for the stability of your monthly payments.
Explanation of important conditions such as relocation interest, daily or off-peak interest and/or relocating the mortgage to a new home.
Advice for the best provider in your specific situation, taking into account the validity of the offer and the date of passing at the notary.
- An extensive mortgage calculation. This can be converted to a specific mortgage offer.
- Insight into the consequences for your income in different scenarios such as disability, unemployment, death and retirement.
- Statement of the premium to properly insure the consequences in the event of incapacity for work, unemployment and death.
- Answering all your questions about the mortgage.
- Monitoring of interest rates and information about this until the actual moment of requesting the quote.
- Full advice summary so you can always refer to the advice.
- Financing reservation

We do our utmost to provide clarity about whether or not the answer to your mortgage application will be positive before the expiry of the (financing) term stated in the purchase and/or construction agreement. In that context, there is an obligation to make efforts, but not an obligation to achieve results. If it is not clear before the expiry of the financing condition whether you can take out the necessary mortgage, we cannot be held liable for this. You are responsible for any extension of the financing reservation.

The calculations and our advice will be discussed with you during the consultation at our office.

Expected duration of Step 2 and 3 is 9 to 11 hours

Fee Step 2 and 3: € 2.100,- (excl. VAT)

Step 4: Requesting the offer and finalizing the mortgage

In this phase, your mortgage quote is requested and your mortgage file is accompanied to the notary so that your mortgage deed can pass. This includes:

- Adjusting calculations to final advice.
- Extra check on the Nationale Hypotheek Garantie (NHG) and the standards.
- Negotiation with the bank.
- Complement final advice until application.
- Request a mortgage quote from the chosen mortgage provider.
- Checking the application and monitoring the progress.
- Answering questions from the lender.
- Check whether the quotation has been issued correctly.
- Discuss and sign the mortgage offer during a mortgage interview with us at the office.
- Applying for the necessary insurances and completing the necessary forms.
- List of required documents required by the mortgage lender.
- Sending the signed offer.
- Requesting a valuation report if desired.
- Guiding the application for the bank guarantee.
- Checking the documents submitted before sending to the lender, such as employer's statement, pay slip, deed of sale and health certificate.
- Checking the deed of sale.
- Answering any additional questions from the lender.
- All necessary actions to complete the transfer of the house and the mortgage deed on time and correctly.
- Establish and maintain contact with the desired notary.
- Guiding the application for bridging financing.
- Checking the mortgage deed and notary settlement.

Expected duration of Step 2, 3 and 4 is 19 to 21 hours for salaried employees and 23 to 25 hours for the self-employed and director/major shareholder.

Fee Step 2, 3 and 4: € 3.950,- for employees, the self-employed and director/major shareholder (these amounts are free of VAT; if the mortgage is taken out, the costs are in many cases deductible for income tax).

If due to circumstances that cannot be foreseen or expected and are outside our sphere of influence, the mortgage has to be cancelled in this stage, then € 3,400,- is charged.

Step 5: Management and maintenance

This phase is automatically linked to Step 4 and is an integral part of it.

Our services consist of:

Management

Our management includes:

- Manage your file throughout the entire duration.
- Processing of relevant changes, for example change of your account number. You must inform us of this.
- Tracking important (tax) changes and reporting them if these are relevant to your situation.

Maintenance

We offer you our maintenance service based on the hours spent at our hourly rate.

For maintenance you can think of the following examples:

- You can provide us with the WOZ value every year. We will then check whether any top surcharge on the interest can be withdrawn.
- We will contact you approximately 3 months before your fixed-rate period expires, so that you know in time where you stand.
- Advice at the end of the fixed-rate period. We will check for you whether it is interesting to accept an extension proposal or perhaps transfer your mortgage elsewhere.
- Once every four years we go through your mortgage in detail, checking whether it still fully meets your needs and objectives.

Fee for Management & Maintenance

- Hours spent at the then applicable hourly rate

Summary

Step 1: Intake

Expected duration is 1 to 1,5 hours

Fee: free of charge

Step 2: Orientation and general information

Expected duration is 4 to 6 hours

Fee: free of charge

Step 3: Custom advice

Expected duration Step 2 and 3 is 9 to 11 hours

Fee: € 2.200,- (excl. VAT)

Step 4: Requesting the offer and finalizing the mortgage

Expected duration Step 2, 3 and 4 is 19 to 21 hours or 23 to 25 hours

Total Fee: € 3.950,- excluding surcharge for translation € 250,-

For determining the entrepreneurial income if you are self-employed, we apply a rate of € 450 per company, also excluded

Step 5: Management and maintenance

Management > Expected duration: the entire duration in which Inzicht Financieel BV is authorised.

Maintenance > Expected duration: the entire duration in which Inzicht Financieel BV is authorised.

Invoicing: If your mortgage is passed within a month after completion, we will send your invoice to the notary for settlement. If the mortgage passes at a later date, we will send our invoice directly to you after completing the binding offer.

Other activities that we can offer you at an hourly rate include:

- Mortgage scan
- Family loans
- Dismissal of joint and several liability (for example in case of divorce)
- Surcharge for emergency files € 500,-
- For mortgages higher than 1 million euros, we charge a surcharge a fixed fee of € 5.000,- in total.

The complete mortgage process includes consultations at our office. The intake interview can take place at your home.

Declaration of agreement

We kindly request that you sign this order confirmation for approval and return one copy.

Without your notice to the contrary, you declare by signing and returning this order confirmation that you agree

After receipt of this signed order confirmation, the work to be performed for you will be commenced.

With kind regards,
Inzicht Financieel BV

Signed in date

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Signature

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Signature

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Signature

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On behalf of contractor

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Name client

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Name client