

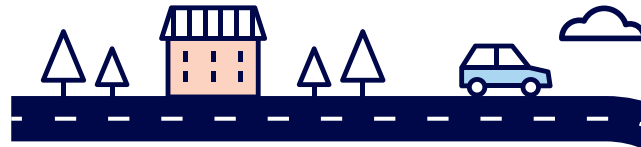
Home buyer's path

1 Step

Getting a loan promise

We will go through together your loan application, after which you will get a loan promise from us. It will be valid for 6 months. At the same time, we will go through what kind of cover your finances need in case something unexpected happens.

If we have requested you to append documents to your application, please deliver them as soon as possible.



2 Step

Finding a suitable home

When you find a home to suit your needs, make sure that the bank accepts it as security. Deliver the information on the home to us for verification before you submit an offer.

If you wish, you can submit a conditional offer where the condition is that the bank accepts the security.

Take possible renovation needs and the housing company loan into account when you are considering the amount of your offer.

3 Step

Agreeing on the timetable and details of the housing loan

It is now time to agree on the amount of the monthly instalments of your housing loan and securing your finances and the details of additional security, if any.

At this point, we make an appointment for a home purchase transaction. Usually the appointment is booked approximately a week ahead of the current date unless you wish otherwise. After this, you can give the timetable to the real estate agent as well.



We will draft the documents

After the details of the housing loan have been agreed on, we make sure that all the bank's documents that need to be signed will be ready for the conclusion of your home purchase.

We will deliver the documents to your Netbank for you to read before the appointment.

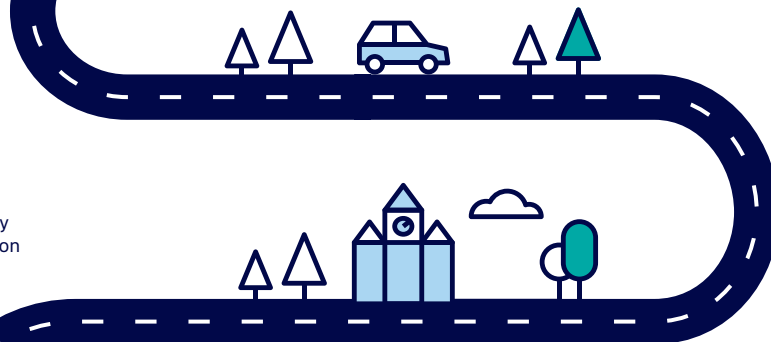
4 Step

Conclusion of the sale

You sign the deed of sale together with the seller upon conclusion of the sale. The exact date on which the home will be free for the buyer to move in must be agreed now at the latest.

We will credit the purchase price to the seller and pay the asset transfer tax, if any, the brokerage commission and other payments.

You should ensure that your home insurance is valid as of the date of the conclusion of the sale.



5 Step

Moving from your old home to the new one

We hope that your home-buying path was smooth.

Congratulations on your new home!

We wish to continue as your partner in future, too

You never know what life has in store. Contact us, and we will go the rest of the way together.

