

Financing



What can I afford?

Bank loan

==> Home purchase certificate

====> Financing of purchase

=====> Loan types



Cap on mortgage loan

Loan-to value ratio:

- Permanent residence 80%
- Holiday homes 60%
- Undeveloped sites 40%

Type of loan:

- Annuity loan
- Interest-only loan

Payment:

- 4 payment dates a year
- 12 payment dates a year



Financing structure

- Base financing 80%
 - Mortgage deed/Home loan 15%
 - Equity/Home loan
- 5%
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- 100%

FlexLån®

- Interest-reset: F1-10
- Two types: K (fixed maturity and variable payment) and T (fixed payment and variable maturity)
- Price stable
- Interest-only payment up to 20 yrs
- Maturity up to 50 yrs
- Special redemption terms
- Frees up money that you have better use for



Bond loans

- Fixed interest rate
- Maturity up to 30 yrs
- Capital loss on establishment included in loan payments
- Higher payment than cash loan
- No tax on capital gain on refinancing



QUESTIONS?