



Calculation example (Annuity mortgage)

	Buying price
Apartment Brugstraat 5C	€ 225.000,- b.c. (*)
Interest	: € 765,- (4,1%)*
Leasehold	: € 414,-
Tax refund (Box 1)	:-/- € 354,- (*)
Total cost (excl.GWE / redemption)	: € 825,-
Mortgage repayment (Annuity)	: € 318,- (*)
Total cost Apartment (excl.GWE/ incl.Redemption) :	€ 1.143,-
(Compaired with rent apartment excl.GWE)	: € 1.555,-

(*) The purchase prices of the apartments may differ from the above calculation examples. This also applies to interest rates, tax refunds and repayment. Before you decide to buy an apartment, we advise you to request a non-binding conversation with a financial advisor who can advise you on this.

With an annuity mortgage, the mortgage is repaid during the term, a little every month. The repayment (called annuity) is calculated in such a way that you pay the same gross monthly expenses every month. Because it is repaid in the meantime, you do have less and less mortgage interest deduction, so that the net monthly expenses do increase.

Specifaction buyer's costs (indication) *

Financial advisor	€ 4.500,-	TAXES delivery apartment starters up to 34 years 0%
Notary cost mortgage	€ 1.250,-	TAXES delevery apartment from 35 years 2%
Notary cost delivery	€ 1.250,-	TAXES delivery apartment companies 10,4%
Other Notary cost	€ 500,-	
Translator at Notary	€ 500,-	
Validation apartment	<u>€ 750,-</u>	
Total Buyer's Costs	€ 8.750,-	

All cost are exclusive 21 % VAT