

# Step by step guide to your mortgage

**Your path to home ownership:  
The HYPOHAUS mortgage guide.**



## The path to home ownership

Buying a home is a big step for many people and an exciting process. To help you keep an overview, we have summarised the necessary steps from the initial viewing of a property up to the notarisation and ownership transfer.

1.

### Property viewing

The first step is to view your dream property. This gives you a direct impression of the condition of the property, the location and the neighborhood. It is an opportunity to ask questions and check details that are relevant to make a purchase decision.

2.

### Show interest

If the property meets your expectations, express your interest to the seller or estate agent. This is often an informal step. It signals that you are seriously considering making an offer.

3.

### Submit purchase price offer

Once you have expressed your interest, a written purchase price offer is submitted. This should be carefully considered as it forms the basis for further negotiations.

**4.**
**If required: Obtain confirmation of financing**

In certain cases, a financing confirmation is required to submit a purchase price offer. This confirms that you have the financial means available for the purchase and that the affordability has been checked. You can usually obtain such a financing confirmation from your bank. Alternatively, we at HYPOHAUS can also issue this financing confirmation for you after checking all the documents.

**5.**
**Win the bid**

If you win the bid for the property, this means that your offer has been accepted. From now on, the purchase arrangements will be finalised.

**6.**
**Sign a reservation contract**

Signing a reservation contract means that both parties arrange a binding reservation of the property. A reservation fee is usually to be paid after having signed the reservation contract. This fee is deducted from the total purchase price as it serves as a down payment.

**7.**
**Mortgage: free interest rate comparison from HYPOHAUS**

We compare offers from over 60 lenders throughout Switzerland. We take care of all negotiations with the lenders and present you with the best offers. Request your offer from us for free [here](#).

**8.**
**Mortgage: decision in favor of an offer**

Now you make a binding decision in favor of a lender and specify the product (SARON or fixed-rate mortgage) and the term of the mortgage.

**9.**
**Opening an account with the lender**

Once the capital provider has been selected, the account is opened with the same lender. It is necessary to open an account in order to deposit the equity capital and process the interest payments. In most cases, account management is free of charge.

**10.**
**Transfer of equity**

The equity is now transferred to your account with the lender. If necessary, advance withdrawals are made from the 2nd and/or 3rd pillar.

11.

### Signing of the loan agreements

The loan agreements for the mortgage are drawn up and signed by both parties. The mortgage is then formally finalised and fixed.

12.

### Creation of the promise to pay

The lender issues an irrevocable promise to pay. This gives the seller a legally binding assurance that the purchase price is financed and that the financing bank will make the purchase price payment after notarisation and transfer of ownership.

13.

### Notarisation date and transfer of ownership

Finally, the purchase contract is notarised. At this appointment, all relevant documents are signed and the purchase becomes legally binding. The notary ensures that the change of ownership is entered in the land register. The notarisation and the change of ownership may not take place at the same time, but with a time delay (e.g. 3 months later).

With the notarisation and transfer of ownership, the process of buying a property is complete and you can officially consider yourself the owner of your new property. Each of the steps mentioned above is important and helps to make the purchase of your home as smooth and secure as possible.

**Do you have any questions?**  
**We are here for you.**

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comparison from  
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