Step by step guide to your mortgage

Your path to home ownership: The HYPOHAUS mortgage guide.

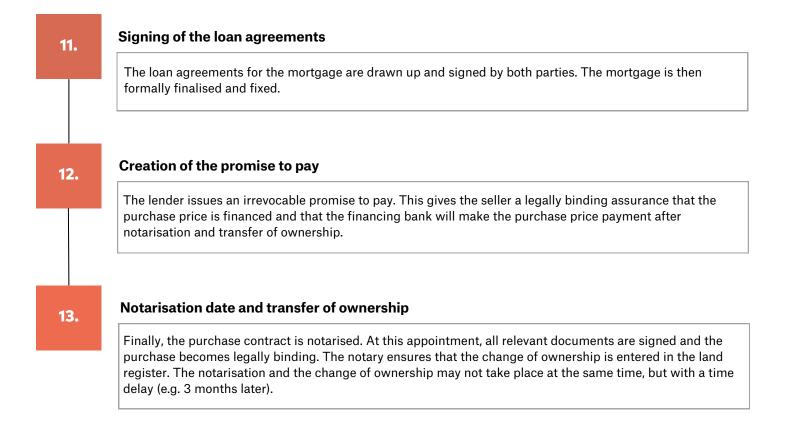


The path to home ownership

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.

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.
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.
Submit purchase price offer

	If required: Obtain confirmation of financing
	In certain cases, a financing confirmation is required to submit a purchase price offer. This confirms that yo 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.
	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.
	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.
	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 <u>here</u> .
	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.
	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.
	Transfer of equity
	The equity is now transferred to your account with the lender. If necessary, advance withdrawals are made



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.

