

FINANCING PLAN

FOR A PROPERTY PURCHASE

Example (EUR)

Expenses

Purchase price	350,000
+ Deed of sale fee	2,500
+ Any transformation costs	15,000
+ Mortgage fee	2,400
+ Credit protection insurance premium	3,500
+ Auxiliary expenses	
+ Unforeseen expenses	
+ Interim interest payments	
+ Miscellaneous	5,000
Total expenses	378,400

Resources

Savings	80,000
+ Potential property sale	
+ Potential donations	50,000
+ Life insurance product	
+ Purchase grant	
+ Savings bonus	
+ Miscellaneous	
Total resources	130,000

Loan required 248,400

Total expenses – total resources = Loan required

Available income and ability to repay

Net monthly income	4,700
+ Additional salaries	
+ Other net income	
- Monthly expenses (existing loans, child maintenance, etc.)	350
= Disposable monthly income	4,350
- monthly mortgage payments (over 25 years, see table below)	1,101.14
= Balance	3,248.86

Your personal details

Expenses

Purchase price	
+ Deed of sale fee	
+ Any transformation costs	
+ Mortgage fee	
+ Credit protection insurance premium	
+ Auxiliary expenses	
+ Unforeseen expenses	
+ Interim interest payments	
+ Miscellaneous	
Total expenses	

Resources

Savings	
+ Potential property sale	
+ Potential donations	
+ Life insurance product	
+ Purchase grant	
+ Savings bonus	
+ Miscellaneous	
Total resources	

Loan required

Total expenses – total resources = Loan required

Available income and ability to repay

Net monthly income	
+ Additional salaries	
+ Other net income	
- Monthly expenses (existing loans, child maintenance, etc.)	
= Disposable monthly income	
- monthly mortgage payments (see table below)	
= Balance	

This information is published purely as an indication and its completeness cannot be guaranteed



FINANCING PLAN

FOR THE CONSTRUCTION OF PROPERTY

Example (EUR)

Expenses

Purchase price	200,000
+ Deed of sale fee	2,300
+ Construction cost (including VAT)	400,000
+ Mortgage fee	3,200
+ Credit protection insurance premium	4,600
+ Auxiliary expenses	5,000
+ Unforeseen expenses	
+ Interim interest payments	12,000
+ Miscellaneous	
Total expenses	627,100

Resources

Savings	50,000
+ Potential property sale	250,000
+ Potential donations	
+ Life insurance product	
+ Construction grant	
+ Savings bonus	
+ Miscellaneous	
Total resources	300,000

Loan required 327,100

Total expenses – total resources = Loan required

Available income and ability to repay

Net monthly income	6,000
+ Additional salaries	
+ Other net income	
– Monthly expenses	650
(existing loans, child maintenance, etc.)	
= Disposable monthly income	5,350
– monthly mortgage payments	1,449.49
(over 25 years, see table below)	
= Balance	3,900.51

Your personal details

Expenses

Purchase price	
+ Deed of sale fee	
+ Construction cost (including VAT)	
+ Mortgage fee	
+ Credit protection insurance premium	
+ Auxiliary expenses	
+ Unforeseen expenses	
+ Interim interest payments	
+ Miscellaneous	
Total expenses	

Resources

Savings	
+ Potential property sale	
+ Potential donations	
+ Life insurance product	
+ Construction grant	
+ Savings bonus	
+ Miscellaneous	
Total resources	

Loan required

Total expenses – total resources = Loan required

Available income and ability to repay

Net monthly income	
+ Additional salaries	
+ Other net income	
– Monthly expenses	
(existing loans, child maintenance, etc.)	
= Disposable monthly income	
– monthly mortgage payments	
(over 25 years, see table below)	
= Balance	

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DOCUMENTS TO BE PROVIDED

WITH A MORTGAGE APPLICATION

For the purchase and / or transformation of a dwelling

- An identity document
- Proof of income (pay slip, salary, pension, etc.)
- Agreement for sale or purchase document for the dwelling
- An estimate of work to be carried out if applicable
- Proof of your annual income during the 3 years prior to the acquisition / start of work¹⁾

For the construction of a dwelling

- An identity document
- Proof of income (pay slip, salary, pension, etc.)
- Notarised deed or if applicable the agreement relating to the acquisition of land
- Detailed estimates and plans
- Proof of your annual income during the 3 years prior to the start of work¹⁾

¹⁾ only if you wish to receive government assistance.



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