

If you wish to refinance your property, some arrangements have to be made. We can assist you with every step and take away your concerns. Below we describe which issues are important and when.

1. Refinancing: can it be interesting?

First we calculate for you to see whether it is advantageous to refinance your property.

2. The mortgage offer

Once you have decided to refinance your property, we will work together to see which mortgage fits your situation and needs best and which financial institution can make you the best offer. Secondly, we will take care of your application for the mortgage. When the offer has been made, we will discuss the offer with you so you know exactly what your mortgage means to you.

3. Required documents

When the offer is signed, the bank will need various documents, such as an employer's statement, a property valuation report and a copy of your identification. In the offer you can read what documents the bank wishes to receive. We will take care of all correspondence with the bank, so you do not have to worry about that. If applicable, additional insurance, such as life insurance, disability insurance and home insurance will be arranged at this stage. In addition, you designate the notary who will accompany the transfer of the property and it is wise to check whether in your situation it is advisable to ask the notary to make a cohabitation contract or will. The notary will obtain a redemption receipt from the bank where you financed your current mortgage to repay the mortgage. Expect a period of notice of 4 to 6 weeks on average.

4. The notary

When the bank has received the required documents and everything has been approved, the bank will send the mortgage documents to the notary's office (consider about 4 to 6 weeks from the moment of signing the offer until the bank gives approval for the mortgage). Then the notary will request the funds from the bank (this will take approximately 5 weekdays). We will notify you when these funds are received. An appointment will be made at the notary's office to sign the mortgage deed. The notary will make the deed and by signing these documents on the execution date the new mortgage will be arranged.

5. After the transfer

Every month the interest on your mortgage will be withdrawn from your bank account. If you receive a tax return for the mortgage interest on your income tax, you can choose to claim this tax return monthly instead of annually with the annual tax return. If you choose to receive the tax return monthly you do not have to pay it yourself in advance every month. We can help you with the application for the provisional tax return. If there are any questions left, please feel free to contact us.