

## Service Document **Mortgage Application**

This document describes the services that we offer and sets out the costs. Similar documents are available from other financial service providers. This allows you to compare different providers' services and charges.

### **Mortgage Masters**

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**Please note: this document tells you about our normal services and what they usually cost. It is not tailored to your personal circumstances. Therefore, it is important to ensure that you always make clear arrangements with your financial service provider.**

### **Exploring your mortgage options**

Do you intend to apply for a loan – either because you wish to purchase a house or to change your existing loan as you have reached the end of a fixed rate period? In that case, you can find this document useful, as it explains how we can help you and how much will our services cost you. When you are looking for a mortgage you need to consider several things, such as:

- How much would you like to borrow
- You will be paying back your loan each month. The interest rates are not the same with every bank or insurance company.
- Paying off the loan can be done in several ways. There are a number of possibilities that you need to consider.
- Sometimes it is wise to take out an insurance with the loan.

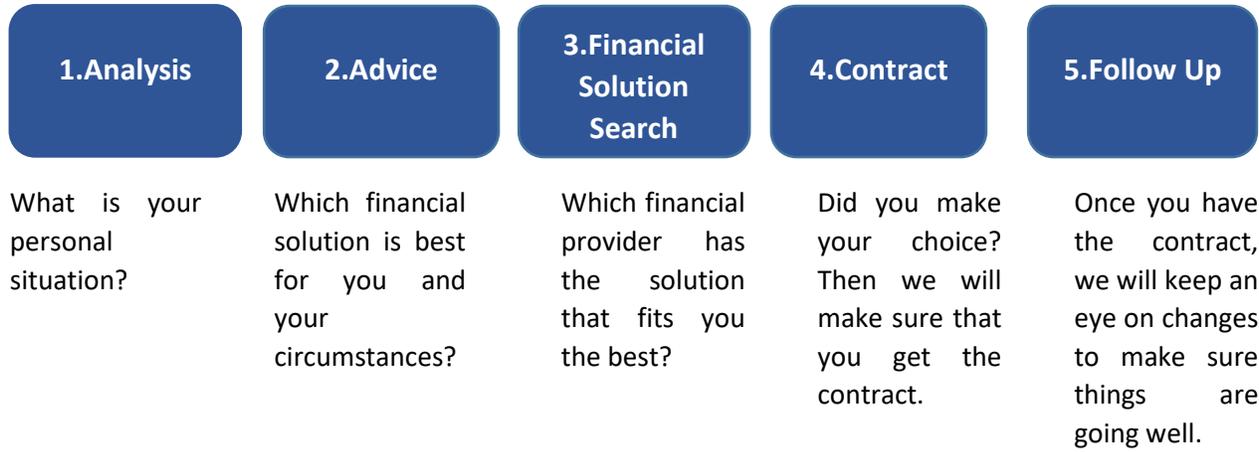
In this document you can read whether we can help you answer these questions, how we can help you and approximatively how much it will cost you.

### **Summary: What we can do for you**

We provide financial services, which you can find listed below. There are five type of services a financial service provider can deliver. Not all financial service providers offer all five types. The services we offer are dark printed below. We do not offer the ones in light print.

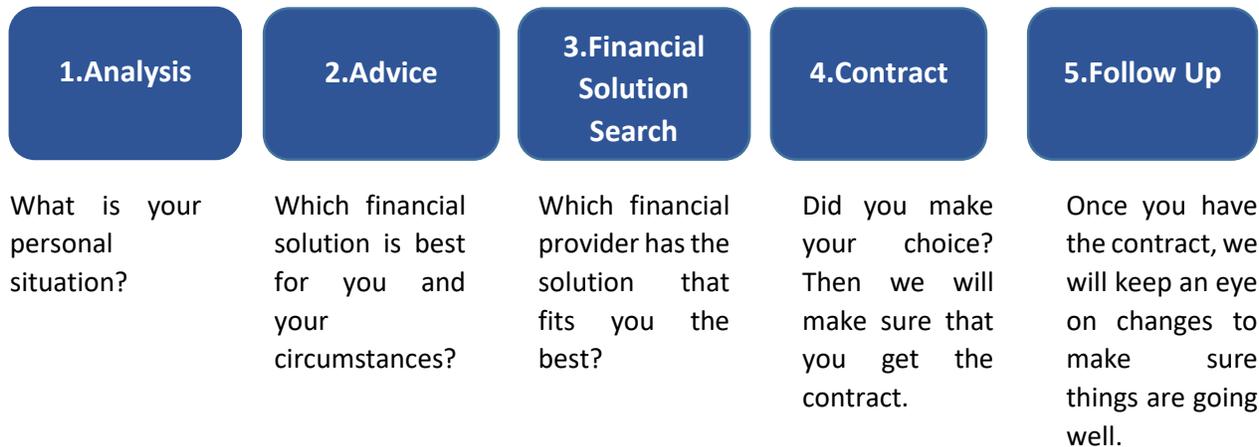
## Mortgage

We can advise you about mortgages of several providers. We can make sure that you get the contract.



## Mortgage Insurances

We can advise you about insurances of other providers. We can make sure that you get the contract.



## Average costs

Advice	Contract-related services	Combined service
N/A	N/A	€ 3,150

## Additional Information: What we can do for you

<p style="text-align: center;"><b>1. Analysis</b></p> <p><b>What is your personal situation?</b></p>	<p>We will start by looking into your personal situation, because only by being familiar with your circumstances we can give you a consistent advice. Besides other topics, we will discuss the followings:</p> <ul style="list-style-type: none"> <li>• What do you already know about possible financial solutions? Do you have experience with any of these?</li> <li>• What do you need and how much can you afford to pay?</li> <li>• How much security do you wish to have? How much risk can you take and how much risk do you wish to take?</li> </ul> <p>An orientation meeting serves to discuss your mortgage requirements, our advisory offer and the related fees. During our meeting we will explain which advisory services are the best match for your situation. The initial meeting lies at the base of our entire advisory offer.</p>						
<p style="text-align: center;"><b>2. Advice</b></p> <p><b>Which financial solution is best for you and your circumstances?</b></p>	<p>Once we have a picture of your personal and financial situation and we have a clear idea of who you are, what your wishes are, we will analyze the information we have.</p> <p>We will present you then a financial solution that matches your circumstances and wishes.</p> <p>We will send our advice in a written report.</p>						
<p style="text-align: center;"><b>3. Financial solution search</b></p> <p><b>Which provider's financial solution is best for you?</b></p> <p><b>Note: The services we offer are dark printed</b></p>	<p><b>Mortgage:</b> Once we have considered the best financial solution for your circumstances and wishes, we will help you find a matching product. In order to find a suitable product for you, we will make a comparison of several providers' mortgages for you. We work with several providers.</p> <p>We advise and offer you mortgages of other providers only.</p> <table border="1" data-bbox="581 1354 1422 1465"> <tr> <td>No comparison of products</td> <td>Comparison of a small number of products</td> <td><b>Comparison of a large number of products</b></td> </tr> </table> <p><b>Mortgage Insurances:</b> Once we have considered which financial solution best Matches your situation and wishes, we will help you identify a suitable product. We will compare a limited number of insurances for you.</p> <p>We offer insurances of other providers only.</p> <table border="1" data-bbox="581 1738 1422 1850"> <tr> <td>No comparison of products</td> <td><b>Comparison of a small number of products</b></td> <td>Comparison of a large number of products</td> </tr> </table>	No comparison of products	Comparison of a small number of products	<b>Comparison of a large number of products</b>	No comparison of products	<b>Comparison of a small number of products</b>	Comparison of a large number of products
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<p><b>4.Contract</b></p> <p><b>Did you make your choice? Then we will make sure that you get the contract.</b></p>	<p>Once we have given you our advice, you will need to make a decision. If you wish, we can ensure that you get the contracts.</p>
<p><b>5.Follow up</b></p> <p><b>Once you have the contract, we will keep an eye on changes to make sure things are going well.</b></p>	<p>Mortgage contracts usually run for a long time. Your personal circumstances might change before the contract ends. It is possible that the product is no longer right for you. It is important for you to know that you are entitled to information such as important changes to the product.</p> <p><b>Please note:</b>  <b>There can be major differences in what a financial service provider can do for you after you have signed the contract. It is important to make sure you are aware of what he can and cannot offer. And about the costs of any help that is available.</b></p> <p>In addition to the statutory obligations that we are under, we can provide the below dark-colored maintenance services after the contract has been signed:</p> <ul style="list-style-type: none"> <li>• Regularly check if the product still matches your personal financial situation and your wishes.</li> <li>• <b>Regularly compare if there are any new or renewed products that might match your situation better</b></li> <li>• <b>Represent your interests in case something goes wrong between you and your bank or insurance company</b></li> <li>• <b>Assistance/help in case of questions or damage/loss</b></li> </ul> <p>Fees for maintenance services are charged separately at a fixed rate or an hourly rate.</p>

## Costs: How much will you have to pay

The costs of our Services	Average costs	First time buyer	Private	Entrepreneur
Advice costs	N/A	N/A	N/A	N/A
Contract related Costs	N/A	N/A	N/A	N/A
Combined services	€ 3,150	€ 2,950	€ 3,150	€ 3,950

### Costs for additional services:

Increasing existing mortgage or second mortgage	Advice in case of divorce	Hourly rate (if no fixed fee was agreed)
€ 1,450	€ 1,950	€ 95

The costs will be charged separately based on a fixed rate.

The indicated advice and mediation costs serve as an average guideline. Individually we will always discuss beforehand how much exactly we will charge for our services. After analyzing your personal file we will have a realistic estimation of how many hours work it will take us to help you. The first meeting is always free of charge.

The amount you'll have to pay may differ, depending on the services you choose.

Costs or fees will only be charged if it is agreed in advance.

This document can be used when making firm agreements with us about the services we provide.