

Want to
be one
step
ahead
of
another
buyer?

You have found your dream home, but unfortunately this is not just your dream home. As a relation of WH Assurantiën you get an advantage over other buyers because we ensure that you are well prepared for the housing market, which increases the chance that your offer will be accepted! You know exactly what your financial options are in advance, so that you can buy safely without reservation of financing.

What do we expect from you?

Before you start bidding on your dream home, the in-depth analysis and advice starts. Your Financial Advisor invests a lot of time in the beginning so that there are no financial uncertainties, other than buying the right home at the right price. For the latter, consider the case in which the appraised value of the home turns out to be too low according to the standards of the lender. In order to be able to determine the current borrowing capacity for a particular home, we need at least the following from you for every new home:

- Your current personal data (to be delivered safely and quickly via our FileCap link).
- Up-to-date supporting documents by means of a bank statement.
- Income data through a final salary slip and employer's statement.
- A full printout of your BKR (can be requested digitally).

How does it work?

Indicate that you want to bid on a home without resolutive conditions of the financing. WH Assurantiën will then provide clear insight into which documents and when we can get started for you and what the conditions are. After we have received all data and documents from you and have approved them, you will receive a certificate free of charge before the purchase as extra security that the bank guarantee is provided immediately after signing the purchase agreement. The certificate is valid for 14 days

What are the costs? Nothing!

You pay a one-time advance of € 500. This amount will be deducted from the final advice invoice when you take out your mortgage with WH Assurantiën within a period of 12 months after signing our agreement.

The advantages

- Buy safely without reservation financing
- Issue certificate for the purchase as extra security
- Being able to make a good offer on your dream home
- Monthly payment calculation for your home
- 12 months of guidance
- Advantage over competitor buyers

Our advisor is assessed on
average with a



Requirements

1. You pay a one-time advance of €500. This amount will be deducted from the final advice invoice when you close your account mortgage with WH Assurantiën within a period of 12 months.
2. You do not have a BKR backlog code.
3. Loans depress the maximum borrowing capacity. The loan amount cannot be increased***
4. We make clear working agreements with each other. You receive a financial agreement based on the information you provide. Not on the collateral, the purchase price must be in accordance with the appraised value.
5. The certificate is only issued for a private residential use

*This only concerns the financing, not the collateral.

** The certificate is valid for 14 days after issuance and is valid at the address indicated on the certificate. Do you want to offer on another property? We will then review your financial situation and prepare a new certificate.

*** You will not enter into any financial obligations during the process, such as a loan, an installment arrangement, private lease of a car or other expenses associated with entering into a telephone subscription. If you do this, the certificate will come too immediately expire and no rights can be derived from it.