

Chronology of a real estate purchase

GUARANTEE DEPOSIT AND ACO MPTE ON COSTS

Payment within **10 days** of the signing of the sales agreement of a security deposit in the amount of 5% of the price as well as the provision on costs of € 500 by transfer exclusively.



WITHDRAWAL PERIOD

Within the framework of the SRU law, we will send you a copy of your compromise and its annexes by recorded delivery. (mail or electronic). Sending by email the day of the signature of the compromise of the simple signed copy.



SIGNATURE OF THE SALE

- Remittance of funds to the seller by transfer on the day of signing and handing over of the keys to the buyer
- Deposit of the sale within 30 days at the mortgage office.
- Publication of the act between 9 to 15 months
- Return from the mortgage office and send the title deed to the purchaser with his account balance

SALES AGREEMENT

Constitution of the file with all the documents necessary for the drafting of the sales agreement and allowing the information of the purchaser in compliance with the ALUR law (diagnostics, property tax, element on the condominium, etc.)



CONSTITUTION OF THE USE FILE BY THE STUDY

Verification by us in particular of:

- The origin of ownership to avoid any dispute
- The mortgage situation to avoid registrations above the sale price or foreclosures
- Planning checks and purging of pre-emption rights



APPOINTMENT AND PURCHASE ACCOUNT

Sending of the purchase statement, release of funds. Asks the client to ensure and provide for the checkbook to pay the property tax and condominium fees on a pro rata basis.

Within 30 days, deposit of the file with the banks. A certificate of loan application must be sent to us

LOAN REQUEST



OBTAINING THE LOAN

Acceptance and reception by mail to his personal address for the loan offer (11 day deadline withdrawal following the offer).

Upon receipt of the offer, appointment setting possible within approximately 3 weeks



TYPES OF GUARANTEES

Home loan

The purchaser alone releases his loan from the bank **OR**

Privilege of money / mortgage lenders:

The notary releases the loan from the bank and the client only takes care of his personal contribution.

