

Mr.
Ms.
Street
Postal Code Residence

Date:

Concerning: assignment confirmation, mortgage advice and mediation

Dear Mr. and Ms.,

Here I confirm the agreements made with you on the assignment given by you to NAMACO Financiële Diensten for the advising and mediation in the realisation of a mortgage agreement (hereinafter: "mortgage") regarding the purchase of a new home.

Work activities

In the context of the assignment given to us the following work activities will be carried out for you:

- Inventory and analysis of your personal financial situation, your knowledge and experience regarding mortgages, your objectives and your risk appetite;
- Inventory and analysis of possibilities to contribute own resources;
- Examination of various mortgage constructions and provision of broad understanding in maximum mortgage and monthly payments;
- Formulation and putting in writing of advice on mortgage construction, repayment method and covering risks. The calculations and scenarios made in the context of the advice are part of the consultancy report;
- Request quote(s) at one or more financial institutions;
- Comparing quotes and providing advice on the best proposition;
- Providing advice on any additional insurances to be closed focused on keeping the housing costs affordable in case of disability, unemployment, death of (one of) the breadwinner(s);
- Providing advice on the mortgage repayments;
- Taking care of contact with the involved financial institutions in order to reach a definitive agreement on the mortgage to be entered into and the financial products connected to the mortgage;
- Preparing and supervising of the passing of the mortgage at the notary;
- Checking of the mortgage deed with regard to the chosen mortgage construction and the height of the financing;

- Checking of the provisional statement drawn up by the notary and transmitting corrections;
- Archiving of mortgage and policy documents and conditions.

Financing reservation

With regard to the property purchased by you a financing reservation will apply as according to the purchase agreement. NAMACO Financiële Diensten does its very best to provide clarity before the expiry of this period on the positive or negative response on your financing application. In that contact there is of course an obligation of effort applicable, although no result obligation. If necessary an extension of the financing reservation will be tried to be acquired, after consultation with you. NAMACO Financiële Diensten is however not liable in case we have not yet indicated in writing that the mortgage is definitely accepted and the period of the financing reservation is already expired.

Changes

If any interim changes occur in your personal situation which might affect the advice to be given to you or the financing trajectory to be followed, then you need to inform us of this as soon as possible.

Fee

For our service we charge a fixed fee of € 1,995. External costs, such as costs for a possibly required appraisal report will be charged to you. For the fee payable by you to NAMACO Financiële Diensten the invoice will be sent to the notary to be included there in the settlement note.

Upon the start of our work activities we assume the intention to enter into a mortgage. That is why our fee can remain free of VAT. If we have agreed upon commencement of our work activities that you solely desire our advice and not our mediation for the realisation of the mortgage then we are obligated to charge 21% VAT on our fee.

On the basis of our conversation and the information supplied by you we deem it realistic that a bank provides financing. However, should it turn out that this is incorrect then we will of course not charge any costs.

Early termination assignment

If you terminate the assignment with NAMACO Financiële Diensten before you have entered into a mortgage, and you decide not to make use (any longer) of the advice and/or mediation activities of NAMACO Financiële Diensten you still owe a fee of € 1,995. For this you will then receive an invoice. This also applies if no actual quote from any financial institution has been presented to you.

Terms and Conditions

Our Terms and Conditions are applicable to this assignment. You can find these enclosed.

Statement of Agreement

By signing this assignment confirmation you declare to agree with the mentioned work activities and fees, as well the applicability of our Terms and Conditions.

This assignment confirmation is sent to you in duplicate. We kindly request that you sign this assignment confirmation for agreement and return one copy to us. Upon receipt of the assignment confirmation to be signed by you, a start will be made with the work activities to be performed for you.

Kind regards,
NAMACO Financiële Diensten

For approval:

.....

Name client

.....

Name client