## to become a homeowner in Brussels!

I GET INFORMATION

- The Housing Fund is here to help you with all your questions about buying a property in the Brussels-Capital Region.
- Simulate your loan to find out your borrowing capacity and the conditions: monthly payment, interest rate, duration, etc.
- Once you have found a property and have a purchase agreement, you will be given an appointment with us as soon as possible.



You have made your choice. Before committing yourself to the purchase, we recommend that you:

- Take advice from your chosen notary (www.notaire.be).
- Contact the relevant departments for any housing-related town **planning questions**.
- Find out about possible **condominium charges.**
- Make an estimate of the possible renovation to be done.





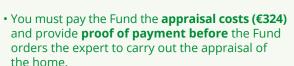
- Plan a deposit that may be required when signing a preliminary purchase agreement
- Include a suspensive clause on obtaining a mortgage loan for at least six weeks from the date of signing the preliminary purchase agreement.



## I SUBMIT MY APPLICATION

Contact us to **make** an appointment.
An advisor will set up an appointment for you within 3 weeks.





 An adviser in charge of your case will arrange a second meeting with you to analyse the contents of the expertise and the documents requested.



- If your loan is approved, you will receive a **letter confirming that your loan has been granted**. You must then **pay the application fee (€60) within 8 days** of this confirmation. If you fail to do so, the credit offer cannot be finalised.
- Before signing your loan agreement with the notary, **you will sign your loan offer** with the Fund.
- The loan deed will be signed and the funds made available in accordance with the deadline specified in the preliminary purchase agreement.





