

The Ecoreno credit in 5 steps

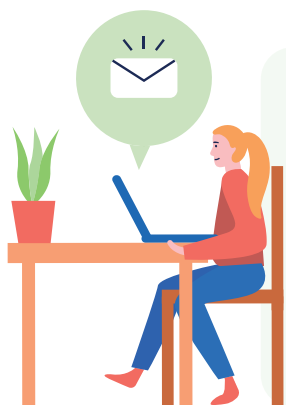


1

PREPARE YOUR PROJECT

Once you have carried out a simulation on our fonds.brussels website to obtain an initial estimate of the interest rate and repayment of your Ecoreno credit, there are **2 options**:

1. **If you do not yet have cost estimates for the work**, you can contact Homegrade or Réseau Habitat to advise you on your renovation project and inform you of the steps you need to take to obtain the RENOLUTION premiums.
2. **If you have already asked for quotes for your future work**, you can proceed to step 2.



2

SUBMIT YOUR APPLICATION

You can **book an appointment for your credit application by sending us your quotes** by e-mail to infopret@fonds.brussels. We will contact you within 3 weeks to set up an appointment.



3

COMPILE YOUR FILE

As part of the processing of your file, you will also be contacted by one of our technical staff in order to analyse the valuation that has been carried out and the work to be financed.

- In the case of an application for a **Ecoreno consumer credit**, **no valuation will be required**.
- If your application concerns a **Ecoreno mortgage credit**, **a valuation of your property will be carried out**.



5

SENDING YOUR INVOICES



Once the invoices have been sent, the funds will be released and available. We will release the sums in accordance with the terms of your credit contract.



4

GET THE FUND'S DECISION

If your credit is accepted, you will receive a letter confirming the granting of your credit and listing its main conditions.

- Did you obtain a **Ecoreno consumer credit**? If so, **you do not need to go through a notary** to sign your credit agreement.
- Is your credit a **Ecoreno mortgage credit**? Then you need to **contact a notary**. After signing your credit offer with the Fund, you will need to sign a mortgage security deed for this credit at the notary of your choice.



For the Ecoreno mortgage loan, you must pay the Fund the appraisal costs (€324) and provide proof of payment before the Fund orders the expert to carry out the appraisal of the home. You must then pay the application fee (€60) within 8 days of your credit application being accepted. If you fail to do so, the loan offer cannot be finalised.