

# Curious about how a mortgage application works at MarsMaris Hypotheken?

*We'd be happy to give you a clear overview of the process, so you'll know exactly what to expect!*

## 1. Consultation meeting

We start with a conversation where we'll review your needs and options regarding the mortgage, loans, and/or insurance.

## 2. Prepare and review advice

Based on the discussed needs and options, you will receive a tailored advice from us, which we will review together.

## 3. Submit mortgage application

After your approval of the advice, we will submit the application to the lender. **If desired**, we can also arrange the property appraisal.

## 4. Preliminary offer

The lender will provide a preliminary offer outlining the terms of the loan. You will receive a list of required documents from the lender, which you will go over together with Marcel and/or Mariska.

*To avoid delays, it's important to submit the requested documents on time and in full.*

## 5. Evaluation of the mortgage application

At this stage, many people think everything is settled, but it's just the beginning. The lender often requests additional documents, so keep that in mind.

Think of it as a detective searching for the last piece of the puzzle. **Don't worry-** *we're here to guide you through the process!*

**Note:** You are responsible for keeping track of important dates from the signed purchase agreement, such as the date for the financial condition and/or the bank guarantee.

## 6. Final offer

If all documents are in order, the lender will issue the final offer. Once you have thoroughly reviewed it, you will sign the offer, giving your final approval of the mortgage provider's terms.

*Make sure to carefully read the conditions of the final offer, as they are binding.*

## 7. Final approval, bank guarantee, and insurance

The lender will give the final approval and inform the notary. **If desired**, we can also arrange the bank guarantee at this point. It's also the time to review and finalize your insurance. Once the documents are received by the notary, we will send the invoices for advice and mediation directly to you.

## 8. Notary

You will make an appointment with the notary to sign the new mortgage deed. This date is often already set in the signed purchase agreement. The notary will ensure that the mortgage amount is transferred to the seller and will settle the relevant costs through the final statement.

## Finally

Make sure to bring all the documents and a valid ID with you to the notary.

*We wish you lots of happiness in your new home!*