

# Sample calculation for the presented property



Single-family house (house A), which we finance based on a purchase price of CHF 2 490 000, depending on the individual loan-to-value ratio and affordability.

## Possible financing concept for the above presented property (alle Angaben in CHF)

|  |           |
|--|-----------|
| Purchase price   | 2 490 000 |
| Equity   | 625 000   |
| 80% Debt capital required (mortgage/purchase price of apartment) | 1 865 000 |

## Monthly costs

|  |               |
|--|---------------|
| Interest costs for a 5 years fixed mortgage at 1.70% (per 19.04.2024)  | 2 642         |
| Amortisation (savings component) – can be reduced by increasing equity | 1 167         |
| <i>Total annual pre-tax burden</i>                                     | <i>45 708</i> |
| <b>Overall monthly burden</b>  | <b>3 809</b>  |

Note: The actual financing is adapted to your situation and may deviate from this proposal.

Please contact me for a confidential consultation.

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### Additional advantages of various lenders

- No early repayment penalty on sale of the property
- Saron mortgages with unlimited maturities (guaranteed margin)
- Terms of up to 25 years

### Your advantages with Swiss Life as your experienced mortgage provider:

- ✓ **Independent offers:** We compare offers from different providers and create transparency.
- ✓ **Time-saving:** We can show you a large number of mortgage offers in parallel.
- ✓ **Preferential conditions:** We can often exclusively negotiate better conditions than usual.
- ✓ **Real-time calculation:** New conditions are immediately available after adjustment of the framework conditions.

# Mortgage center **Swiss Life** Zürich-Pfannenstiel

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## My value proposition to you is:

- Speed, reliability and transparency
  - Best possible financing concept for your needs
  - Comprehensive advice throughout the entire financing process (property search, property valuation, conceptual design and feasibility review)
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