



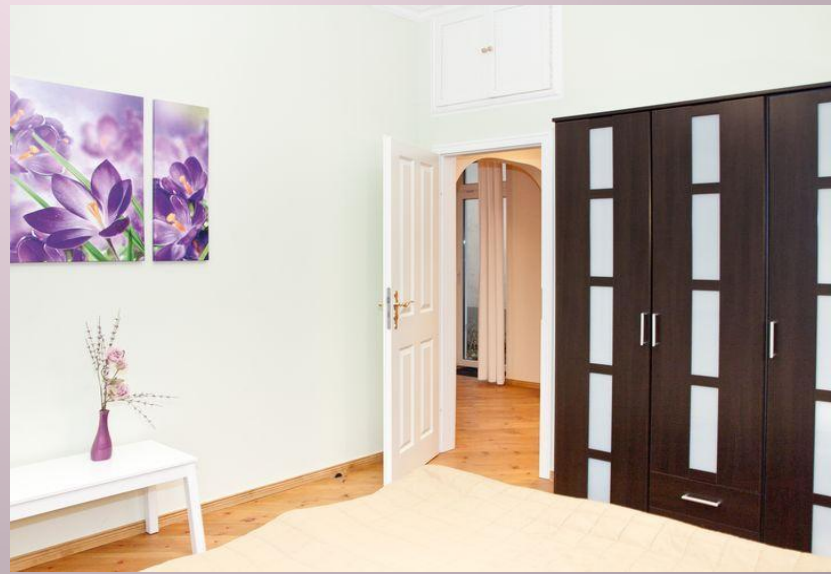
MORTGAGE IN GERMANY

TWO-ROOM APARTMENT IN GERMANY

- ✓ AVERAGE COST € 300,000
- ✓ GOOD ENOUGH REPAIR
- ✓ FAVORABLE AREA
- ✓ DEVELOPED INFRASTRUCTURE



EXAMPLE OF SUCH AN APARTMENT



RIGHTS AND OBLIGATIONS OF A FOREIGNER AFTER BUYING A PROPERTY IN GERMANY

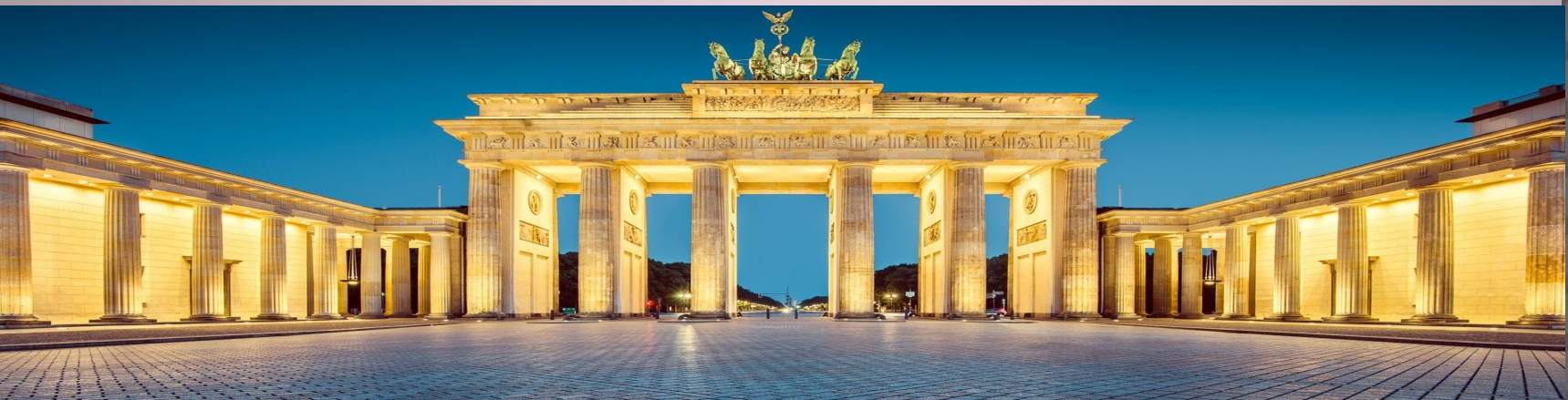
- STAY IN THE COUNTRY UP TO 90 DAYS IN HALF A YEAR OR UP TO 180 DAYS A YEAR.
- OBLIGATED TO PAY TAXES ON REAL ESTATE AND UTILITY COSTS
- TO ENTER THE COUNTRY TO PURCHASE REAL ESTATE YOU WILL NEED TO APPLY FOR AN ENTRY VISA

REAL ESTATE TAXES IN GERMANY

- THE TAX ON THE PURCHASE OF REAL ESTATE IS 3.5-6.5% DEPENDING ON THE REGION
- FOR NOTARY SERVICES YOU WILL HAVE TO PAY ABOUT 1-1.5% OF THE VALUE OF THE OBJECT
- REALTOR COMMISSION - 3.5-6% OF THE PROPERTY VALUE

CAPABILITIES

- IF YOU PLAN TO PURCHASE AN APARTMENT FOR SUBSEQUENT RENTAL, THEN IN BERLIN OR MUNICH YOU CAN COUNT ON THE PROFITABILITY OF THIS COMPANY ABOUT 4% PER YEAR. AT THE SAME TIME, IN SMALLER CITIES, RETURNS MAY BE HIGHER.



MORTGAGE TERMS

- INTEREST RATE - FROM 3 TO 5% PER ANNUM
- DOWN PAYMENT - AT LEAST 40% OF THE MARKET PRICE OF HOUSING
- LOAN TERM - FROM 5 TO 40 YEARS (STANDARD TERM - 10 YEARS)



GETTING A MORTGAGE

- 1 STEP - ANALYSIS OF OFFERS FROM BANKS
- 2 STEP - COLLECTION AND PREPARATION OF DOCUMENTATION
- 3 STEP - OPENING A BANK ACCOUNT AND REPLENISHING IT
- 4 STEP - THE CONCLUSION OF THE CONTRACT.





THANKS FOR ATTENTION!