



NOVÉ
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MODEL PURCHASE
EXAMPLES

Model examples

The situation should always be solved individually, taking the client's possibilities into account. In specific cases, even 100% of the budget can be financed with a mortgage for the construction of a house.



LAND PURCHASE

The land is used as collateral for the bank.

Example purchase price

2 995 500 CZK

30 years payoff

4,59 % interest rate (currently the lowest possible)

13 805 CZK payment

It is possible to replace own funds with a pledge of another real estate.

10 %

Own funds

299 550 CZK

90 %

Mortgage

2 695 950 CZK

Model examples

The situation should always be solved individually, taking the client's possibilities into account. In specific cases, even 100% of the budget can be financed with a mortgage for the construction of a house.



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The land is used as collateral for the bank.

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12 271 CZK payment

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20 %

Own funds

599 100 CZK

80 %

Mortgage

2 396 400 CZK

Model examples

The situation should always be solved individually, taking the client's possibilities into account. In specific cases, even 100% of the budget can be financed with a mortgage for the construction of a house.

PROPERTY CONSTRUCTION

For financing the construction of a real estate property you will need to have the **project documentation** (it does not have to be in the scope of a building permit) and the **budget** ready.

The land on which the residential building will be built or other real estate can be used as collateral for the bank.



**Example
construction budget**

3 000 000 CZK

10 %

Own funds

300 000 CZK

90 %

Mortgage

2 700 000 CZK

30 years payoff

4,59 % interest rate (currently the lowest possible)

13 825 CZK payment

It is possible to replace own funds with a pledge of another real estate.

Model examples

The situation should always be solved individually, taking the client's possibilities into account. In specific cases, even 100% of the budget can be financed with a mortgage for the construction of a house.



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Mortgage

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Any further financing questions can be answered by:

Ing. Lenka Tučková

Mortgage specialist

FlowFin s.r.o.

Vídeňská 1014/18b

639 00 Brno

+420 734 536 639

lenka.tuckova@flow-fin.cz

www.flow-fin.cz

