



NOVÉ
OSLAVANY

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

10 %

Own funds

299 550 CZK

90 %

Mortgage

2 695 950 CZK

30 years payoff

5,09 % interest rate (currently the lowest possible)

14 621 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.



LAND PURCHASE

The land is used as collateral for the bank.

Example purchase price

2 995 500 CZK

20 %

Own funds

599 100 CZK

80 %

Mortgage

2 396 400 CZK

30 years payoff

5,09 % interest rate (currently the lowest possible)

12 997 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.



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

5,09 % interest rate (currently the lowest possible)

14 641 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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**Example
construction budget**

3 000 000 CZK

20 %

Own funds

600 000 CZK

80 %

Mortgage

2 400 000 CZK

30 years payoff

5,09 % interest rate (currently the lowest possible)

13 016 CZK payment

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

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Any further financing questions can be answered by:

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