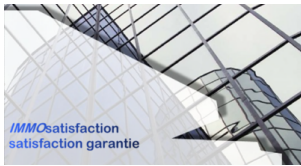


For sale: New project house



ES-30389 Urbanizacion La Manga Club  
Ref.: #1446850



IMMOsatisfaction  
CP 57  
1272 Genolier  
immo@satisfaction.ch  
www.immosatisfaction.ch

## FOR SALE: NEW PROJECT HOUSE

CHF 495'000.-

ES-30389 Urbanizacion La Manga Club



### Characteristics

Reference : #1446850

Type : New project house

Number of rooms : 7

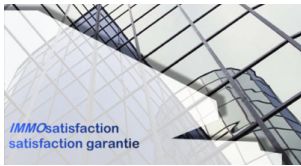
Number of bedrooms : 3

Living area : 280 m<sup>2</sup>

Surface of parcel : 500 m<sup>2</sup>

Service costs : CHF 238.-/month

Availability : Immediately



### Characteristics

Reference	#1446850	Number of rooms	7
Number of bedrooms	3	Living area	280 m <sup>2</sup>
Surface of parcel	500 m <sup>2</sup>	Availability	Immediately
Service costs	CHF 238.-/ month		

### Distances

Shops	50 m	Public transports	20 m
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### Conveniences

#### Neighbourhood

- . Villa area
- . Green
- . Bank
- . Highway entrance/exit
- . Sports centre

#### Outside conveniences

- . Balcony/ies
- . Terrace/s
- . Garden
- . Quiet
- . Parking
- . Garage
- . Swimming pool

#### Equipment

- . Fitted kitchen

#### Floor

- . Tiles
- . Parquet floor
- . Marble

#### Condition

- . New

#### Orientation

- . East
- . West

#### Exposure

- . All day

#### View

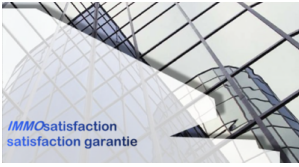
- . Nice view

#### Style

- . Modern

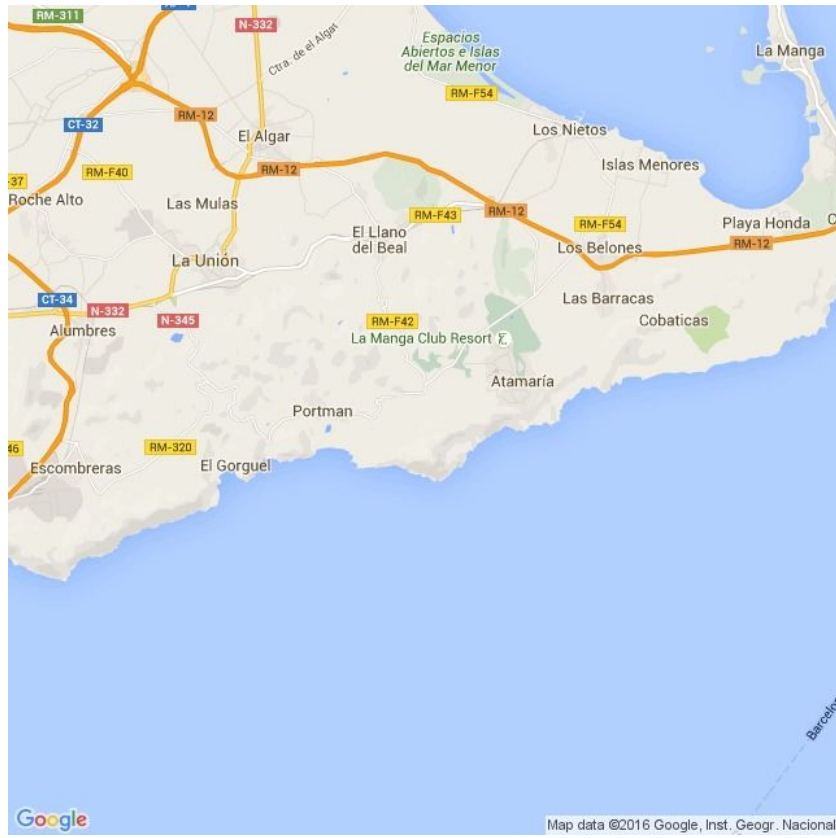
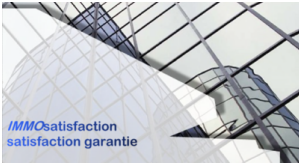
#### Standard

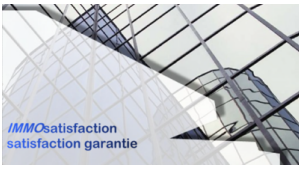
- . Minergie®



Pictures







# PLOT 13

## GROUND FLOOR

**USABLE AREA: 96.68 M2**

Hall: 1.98 m2  
 Living room: 29.46 m2  
 Dining room / Kitchen: 8.33 m2  
 Bedroom 1: 15.18 m2  
 Bathroom 1: 4.42 m2  
 Hallway: 3.98 m2  
 Bedroom 2: 12.58 m2  
 Bedroom 3: 11.99 m2  
 Bathroom 2: 4.16 m2  
 Laundry: 3.90 m2

**BUILT AREA: 118.71 M2**

**PORCH: 3.77 M2**

**PLOT SIZE: 516 M2**

Project and plans in draft phase  
 and subject to change.





**Financial plan established for a selling price of 495'000 .-**

<b>Price</b>	<b>495'000 .-</b>
<b>Own capital</b>	<b>99'000 .-</b>

<b>Costs</b>			
Purchase price		495'000 .-	
Acquisition costs	5%	24'750 .-	
Transfer costs	1.5%	7'425 .-	
Expenses of creation of mortgage file	1.2%	4'752 .-	
<b>Total acquisition</b>			<b>531'927 .-</b>

<b>Financing</b>			
Own capital stock, min.	20%		99'000 .-
Mortgage 1st rank		321'750 .-	= 65%
Mortgage 2nd rank		74'250 .-	= 15%
<b>Total Mortgage</b>			<b>= 80% 396'000 .-</b>

<b>Annual Costs</b>			
Mortgage interest 1st rank	3%	9'653 .-	
Mortgage interest 2nd rank	3.75%	2'784 .-	
<b>Total interest</b>			<b>12'437 .-</b>
Mortgage amort. 1st rank	1%	3'218 .-	
Mortgage amort. 2nd rank	1%	743 .-	
<b>Total amortization</b>			<b>3'961 .-</b>
Running/maintenance costs		3'000 .-	
<b>Total other costs</b>			<b>3'000 .-</b>

<b>Total per year</b>	<b>19'398 .-</b>
<b>Total per month</b>	<b>1'617 .-</b>

<b>Minimum income</b>			
<b>Total amortization</b>		<b>3'961 .-</b>	
<b>Total other costs</b>		<b>3'000 .-</b>	
<b>Total cost for minimum income calculation</b>			<b>6'961 .-</b>

<b>Minimum income per year</b>	<b>21'094 .-</b>
<b>Minimum income per month</b>	<b>1'758 .-</b>

<b>Ratio</b>	
Costs/income ratio	= 33%

Remarks:

- Theoretically, the total amount of the housing-related costs shouldn't exceed 33% of your total income.
- Borrower is required to supply at least 10% of the lending value of the property from their own funds, which may not be obtained by pledging or early withdrawal of Pillar 2 assets.

From 1st September 2014 (New Guidelines of the SBA):

- Mortgages must in all cases be paid down to two thirds of the lending value within a maximum of 15 years. (until now 20 years)
- The lending value of real estate will be based on the market value or the purchase price, whichever is lower.
- Second incomes are now normally eligible only in the case of joint and several liability.

This financial plan doesn't have contractual value. It is at your disposal as an indication only and subject to confirmation from your Bank.