

Customer

Loan number

Date time

Mrs. C. Kelmer Bracht

Mr. A. Simiao de Souza

710,101

Friday, February 23, 2024 08:01:52

1. The design of your mortgage

YOUR LENDER

Obvion NV is the provider of the loan. Obvion NV has its registered office in Eindhoven and has its principal place of business in Heerlen. When we talk about 'Obvion' in this binding offer, we mean 'Obvion NV'.

YOUR DATA

Mrs. C. Kelmer Bracht

Chore blade 3

5404 LV UDEN

Mr. A. Simiao de Souza

Chore blade 3

5404 LV UDEN

YOUR OBVION RESIDENTIAL MORTGAGE

Below you will find a general overview of your Obvion Residential Mortgage. In this binding offer, Obvion the information in your request will be taken into account. These topics will be discussed later in this binding offer covered in more detail.

• The amount you want to borrow together	€	375,000.00
• The amount you want to contribute yourself	€	18,612.00
• National Mortgage Guarantee applies to this loan up to an amount of	€	375,000.00
<hr/>		
• The total gross monthly costs	€	1,652.97



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2. Security for your mortgage

WHAT RIGHTS DO YOU GIVE TO OBVION?

As security that you will repay the loan, you give Obvion the right to mortgage your home.

Below you will find an overview of all securities.

• You give Obvion the right of first mortgage on the house Mr. Rietkerklaan 40, 5707 KN in HELMOND for an amount of	€	412,500.00
	€	375,000.00

INCREASED REGISTRATION

The amount for which you register with the notary is higher than the amount you want to borrow. That's because you have opted for an increased registration. This makes it possible for you to stay within the increased range in the future registration to increase your loan without the need for a notary.

NATIONAL MORTGAGE GUARANTEE.

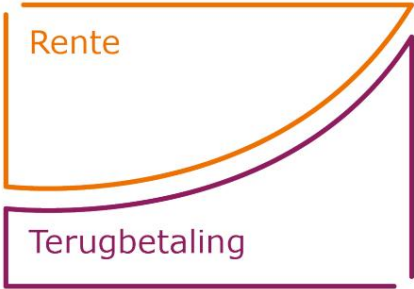
You have taken out a loan with National Mortgage Guarantee (NHG). With NHG you limit your financial resources risks. If your home is (forced) sold, will the proceeds be insufficient to repay your mortgage?
The Stichting Waarborgfonds Eigen Woningen will then pay the remaining debt if the conditions are met Obvion. This way you avoid being left with a debt and Obvion has the certainty that they will receive a large part of the debt repay the loan. For more information about NHG and the Conditions and Standards, please refer to the NHG website ([nhg.nl](https://www.nhg.nl)).



3. Your loan components in detail

In order to assess your application, we take into account the tax information we have received through your advisor. Your advisor is responsible for assessing your tax situation. We check these data not.

Your loan consists of several loan parts. Below you can see how your loan is structured and how you can use it repay the loan and which tax information we have taken into account.

LOAN SECTION 710.101.101		ANNUITY MORTGAGE	
You pay the same amount for this loan part every month amount. In the beginning you mainly pay interest, you pay later you back more and more. This is at the end of the term loan portion fully repaid.		• Amount of this loan part	€288,000.00
		• Duration of this loan part	30 years
		• Number of monthly payments	360
		• End date	May 1, 2054
		• Nominal interest rate	3.26%
		• Annual percentage rate	3.469%
		• Fixed interest period	5 years
		• Interest rate reset date	May 1, 2029
		• Monthly payment during this fixed interest period (interest + repayment)	€1,254.98
		• National Mortgage Guarantee	Yes

This interest rate takes into account the sustainability discount of 0.10%. This discount applies to fixed interest period chosen by you and may be higher or lower for a new fixed interest period.

TAX DETAILS OF THIS LOAN PART

Your advisor indicates that this loan part is taxed in box 1. And that the tax regime for this loan part starts from 1 January 2013 applies.

In addition, your advisor indicates that the mortgage interest deduction for this loan part ends on May 1, 2054.



Customer

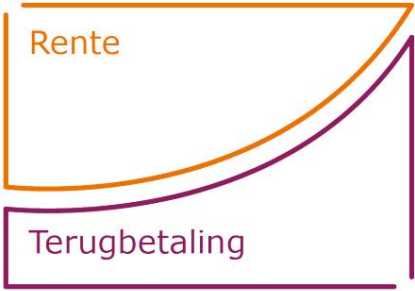
Mrs. C. Kelmer Bracht
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LOAN SECTION 710.101.102

You pay the same amount for this loan part every month amount. In the beginning you mainly pay interest, you pay later you back more and more. This is at the end of the term loan portion fully repaid.



ANNUITY MORTGAGE

• Amount of this loan part	€87,000.00
• Duration of this loan part	30 years
• Number of monthly payments	360
• End date	May 1, 2054
• Nominal interest rate	3.65%
• Annual percentage rate	3.876%
• Fixed interest period	10 years
• Interest rate reset date	May 1, 2034
• Monthly payment during this fixed interest period (interest + repayment)	€397.99
• National Mortgage Guarantee	Yes

This interest rate takes into account the sustainability discount of 0.10%. This discount applies to fixed interest period chosen by you and may be higher or lower for a new fixed interest period.

TAX DETAILS OF THIS LOAN PART

Your advisor indicates that this loan part is taxed in box 1. And that the tax regime for this loan part starts from 1 January 2013 applies.

In addition, your advisor indicates that the mortgage interest deduction for this loan part ends on May 1, 2054.

CHOICE OF FUTURE FIXED INTEREST PERIODS

If you make a new choice for a fixed interest period or your fixed interest rate during the term of the loan period changes, the fixed interest period you choose cannot be longer than the end of the term of the loan part. Is there no fixed interest period that corresponds to the end of the term of the loan part? Then you may You can also choose the nearest longer fixed-interest period offered by us for that loan part, but the term ends fixed interest period on the end date of the term of the relevant loan part.

CHECK OUT OUR WEBSITE

For more information about our interest rates, please visit our website: obvion.nl/hypotheekrente.



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4. Costs for your mortgage

ONE-OFF COSTS

• NHG Surety fee • Mortgage	€	2,250.00
register registration costs • Valuation costs	€	750.00
	€	700.00
• Bank guarantee costs •	€	350.00
Mediation costs and/or advice for the loan • Delivery	€	3,150.00
deed costs	€	750.00
Total one-time costs	€	7,950.00

COSTS THAT YOU MUST PAY MORE FREQUENTLY

Insurance premiums that we make mandatory.

Obvion takes the same percentage of interest into account when determining the comparison interest rate sustainability discount as at the start of the fixed interest period.

COST OVERVIEW ASSOCIATED WITH THE BINDING OFFER 710.101

This overview lists the total costs of your Obvion Residential Mortgage. Some information is not yet available known for the entire term. However, this data does affect the total costs. This means it isn't possible to indicate in advance exactly what the total costs will be during the entire term. Small ones are also possible rounding differences arise.

This overview is an indication of the total costs. This offers you the opportunity to compare different quotes.

The amounts mentioned have been calculated based on the following principles:

- The interest rate in the binding offer serves as the basis for the entire term of the loan with a maximum of 360 months.
- We will charge you for any one-off costs. Examples of this are: bail commission
National Mortgage Guarantee (NHG), costs for a (bank) guarantee, compensation interest or administration costs.
- No changes will take place during the term of the mortgage. For example, additional refunds.
- Any tax aspects and costs that you pay to third parties have not been taken into account.
For example, notary and appraisal costs.
- All amounts are gross amounts.
- All loan components in the binding offer have been added together to determine the total costs.
- The premium for any term life insurance or housing costs protection is not included in the total price mentioned below. For these costs, we refer you to the quotation from the relevant company insurance company.





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TOTAL AMOUNT OF YOUR OBVION RESIDENTIAL MORTGAGE

Loan part: 101		
• Interest costs •	€	163,791.05
Principal amount to be repaid	€	288,000.00
Loan part: 102		
• Interest costs •	€	56,276.29
Principal amount to be repaid	€	87,000.00
ONE-OFF COSTS		
• NHG bail commission	€	2,250.00
• Total amount ¹	€	597,317.34

NB!

This overview has been carefully drawn up based on information known during the preparation of the binding offer goods. You cannot derive any rights from this overview.
You can only derive rights from the binding offer and the associated conditions that you have accepted.

¹ The total amount may differ from the sum of these amounts due to rounding differences in the amounts mentioned.

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5. Other matters

WHAT GENERAL CONDITIONS APPLY TO THIS MONEY LOAN?

This loan is subject to the General Terms and Conditions of Obvion Residential Mortgage version November 2023. This binding offer is based on the information you have provided to us and that we have requested in connection with the assessment of the mortgage application.

If you sign this binding offer, the General Terms and Conditions stated above will apply to this entire loan.

NATIONAL MORTGAGE GUARANTEE

You have taken out a loan with National Mortgage Guarantee (NHG). This guarantee applies to an amount up to € 375,000.00.

For this guarantee, we have checked whether your loan matches your current income. But a situation may arise as a result of which you cannot fulfill the agreements regarding paying the interest or repaying your loan. For example, if you become unemployed or get divorced. If you then have to sell your home and the proceeds are not high enough to repay the loan in full, you will be left with a residual debt. In that case, the Stichting Waarborgfonds Eigen Woningen will pay this residual debt.

You must meet a number of conditions for this. You can find these conditions at www.nhg.nl/kwijtschelding.

DO YOU WANT TO REPAY THE LOAN EARLIER?

You may always make an additional repayment without compensation if you make an additional repayment from your own resources and, according to Obvion, you have sufficiently demonstrated this. Are you not paying extra from your own resources? Then you can repay an additional 10% of the original principal amount of that loan part each year, free of charge. You can read more about this in the 'extra repayment' article of the General Terms and Conditions.

TAX MORTGAGE INTEREST DEDUCTION

To qualify for tax mortgage interest deduction, your loan must meet certain conditions. Since January 1, 2013, in principle, at least an annuity repayment schedule of a maximum of 360 months must be followed. There are exceptions for loans taken out before January 1, 2013.

If you refinance or change your mortgage, or if you move to another home, the right to interest deduction requires that the loan continues to at least follow the original repayment schedule. It is therefore important to check the progress of the repayment schedule after transferring or changing your loan. To prevent your new loan from no longer meeting the tax conditions and you losing the interest deduction.

Ask your (tax) advisor or the Tax Authorities for more information.



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6. Documents

In order to finally process your application, we need the documents below. We ask you to send us the documents that we have not yet received as soon as possible. You do not need to resend the documents we have already received.

WHAT DO WE STILL NEED TO RECEIVE:

- a copy of the binding offer personally signed by the borrower(s) • fully completed and signed 'SEPA direct debit authorization' form for the loan • download form requesting a bank guarantee from the advisors portal (OPTIONAL, do not submit anything if no Guarantee)

WHAT WE HAVE ALREADY RECEIVED:

- a copy of a valid ID from A. Simiao de Souza • a copy of a valid ID from C. Kelmer Bracht • a permanent residence permit from A. Simiao de Souza • a permanent residence permit from C. Kelmer Bracht
- a recent (digitally completed) NHG employer statement from C. Kelmer Bracht, provided with signature of the employer
- a recent salary slip from C. Kelmer Bracht
- a recent valuation report validated by a validation institute affiliated with the NRVt from Mr. Rietkerklaan 40 5707KN HELMOND
- a copy of the signed purchase agreement or proof of ownership of Mr. Rietkerklaan 40 5707KN HELMOND
- Optional: Sustainability mortgage

RESOLVING CONDITIONS Does the

(provisional) purchase agreement you concluded state the date until which you can terminate the agreement? This is also called a resolutive condition. Please make sure that you have sent all documents to us well before that date.



7. Where can I go with a question or complaint?

Would you like advice or do you have other questions about your mortgage? Please contact your independent advisor:

Freek Mortgage Eindhoven
Aalsterweg 179
5644 RA EINDHOVEN
040-2922222

Are you not satisfied with our services? Please contact your advisor Freek Hypotheek Eindhoven.
The advisor is the first point of contact and represents your interests.

Are you unable to reach an agreement with your advisor? Please let us know what your complaint is. Then we can look for a solution together.

• Step 1

Use the contact form at obvion.nl/klacht to submit your complaint to us. You can of course also call (088 1470 200)

• Step 2

You have submitted a complaint to Obvion but are not satisfied with the solution offered? Then you can submit the complaint to Obvion Complaints Service. You can use the complaints form at obvion.nl/complaint for this. This is possible up to one year after Obvion has handled the complaint.

You will receive a response as soon as possible and at the latest within six weeks. Obvion Complaints Service will only process your complaint if it has first been handled and answered by an employee in step 1.

• Step 3

Has your complaint not been resolved satisfactorily by Obvion Complaints Service? Then you can contact the Financial Services Complaints Institute (Kifid), of which Obvion is affiliated. You must then submit your complaint to KiFiD within one year after you submitted your complaint to Obvion or within three months after the date of Obvion's response. The longer of these two terms applies.

You can read how to do this at www.kifid.nl. These are the contact details: Financial

Services Complaints Institute (Kifid)
PO Box 93257

2509 AG The Hague
Tel: 070 - 333 89 99

Of course you can also submit your complaint to the civil court.

0



8. Validity of your binding offer

If you accept this binding offer, a loan agreement is concluded. Once we have received the binding offer and the appendices signed, it will be valid until May 17, 2024. You or your advisor can still cancel free of charge until this date. You can cancel via the cancellation form. You can find this form at obvion.nl/annuleren.

EXTEND

Extension is only possible if you have accepted and signed the binding offer. Is the loan not within the original validity period and have you or your advisor not given written notice to cancel the binding offer within the original validity period? The binding offer will then be automatically extended once by 9 months. This is the maximum extension of the binding offer. You do not pay any extension costs for this.

NB:

You cannot request a new sample quote for the same collateral during the validity period of the binding offer. Do you or your advisor not cancel the binding offer in writing? The validity will then be automatically extended and you can only request a new sample quote after the maximum extended validity period has expired. The extension does not affect the interest rate you will pay. The rules regarding interest rate determination in the sample quote and the information in this binding offer remain fully applicable. This also applies to all associated appendices, for example the General Terms and Conditions. During the extended validity period it is not possible to change the binding offer.

CANCELLATION FEES

If the binding offer has been automatically extended, you can no longer cancel free of charge. Do you cancel the binding offer during the extended period? Or will the loan not be taken out in the extended period? Then you pay cancellation costs: 1% of the total principal amount.

You do not pay cancellation costs for any bridging loan and/or loan components with a flexible interest rate.

You do not have to pay cancellation fees in the following situations:

- termination of the purchase contract by the selling party
- when your partner dies
- in the event of divorce or dissolution of cohabitation contract
- when the mortgage is no longer justified due to loss of income

You can cancel via the cancellation form. You can find this form at obvion.nl/annuleren. We will then ask you to demonstrate the reason for cancellation.

Obvion collects the cancellation costs from the account number you have provided to us.



Customer

Mrs. C. Kelmer Bracht Mr.
A. Simiao de Souza 710.101

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If you accept this binding offer, please sign the acceptance statement and attachment(s). Please ensure that we receive the signed binding offer and the signed attachment(s) before March 8, 2024. Otherwise the binding offer will lapse afterwards. After your signature, the binding offer is valid until May 17, 2024. Have you or your advisor not informed us in writing within the original validity period that you wish to cancel the binding offer? The binding offer will then be automatically extended once. During the extended period you can no longer cancel free of charge.

Heerlen, February 23, 2024

Obvion NV



Bianca Summer House
Chairman of the Board

9. Ondertekening bindend aanbod

Door ondertekening van dit bindend aanbod komt een overeenkomst van geldlening tot stand. Alle aanvragers moeten hun handtekening zetten. U verklaart het volgende:

- Wij gaan akkoord met alle pagina's van dit bindend aanbod, het bijbehorende ESIS én de bijbehorende bijlagen, onder de gestelde voorwaarden.
- Bij dit bindend aanbod horen Algemene Voorwaarden Obvion Woon Hypotheek versie november 2023. Die hebben wij gekregen en wij hebben ze kunnen lezen. Wij gaan akkoord met de geldlening zoals beschreven in alle pagina's van dit bindend aanbod, het bijbehorende ESIS én de bijbehorende bijlagen en met de voorwaarden die erbij horen zoals onder andere beschreven in de Algemene Voorwaarden Obvion Woon Hypotheek versie november 2023.
- Doorhalingen, bijgeschreven teksten of iedere andere wijziging in dit bindend aanbod, het bijbehorende ESIS én de bijbehorende bijlagen maken geen deel uit van de overeenkomst van geldlening.
- Wij zijn ons ervan bewust dat het bindend aanbod automatisch verlengd wordt als het bindend aanbod niet wordt afgenomen en niet schriftelijk wordt geannuleerd binnen de oorspronkelijke geldigheidsduur. Tot aanvang van de verlengde periode kunnen wij kosteloos annuleren. Wij begrijpen dat schriftelijk geannuleerd moet worden. Wordt het bindend aanbod in de verlengde periode geannuleerd of niet afgenomen, dan zijn wij annuleringskosten verschuldigd.
- Wij willen graag dat notariskantoor uit de hypotheekakte opmaakt en passeert voor een eerste recht van hypotheek van € 412.500,00.
- Wij geven toestemming aan Obvion en haar eventuele rechtsopvolgers om de te betalen bedragen in verband met het bindend aanbod en geldlening namens Obvion af te schrijven van onze bankrekening. Hiervoor geef ik een SEPA machtiging af. Voorbeelden zijn:
 - rente en terugbetaling;
 - inleg Bankspaarrekening SpaarGerust;
 - annuleringskosten als de geldlening in de verlengde periode wordt geannuleerd of niet wordt afgenomen;
 - eventuele verzend- en administratiekosten;
 - en/of de eventuele kosten garantie.
- Wij verklaren akkoord te gaan met het opvragen en gebruiken van het Burgerservicenummer voor informatie-uitwisseling met de Belastingdienst.

Burgerservicenummer C. Kelmer Bracht

3 5 8 2 1 3 7 8 2

Burgerservicenummer A. Simiao de Souza

6 0 8 1 5 2 1 1 0

We vinden het belangrijk dat we u ook per e-mail op de hoogte kunnen houden van ontwikkelingen, tips en diensten die te maken hebben met uw hypotheek en met Obvion. Als u straks voor Obvion kiest, ontvangt u deze berichten enkele keren per jaar. Afmelden kan altijd, bijvoorbeeld via info@obvion.nl.

Klant

Mevrouw C. Kelmer Bracht
De heer A. Simiao de Souza
710.101
vrijdag 23 februari 2024 08:01:52



Leningnummer
Datum tijdstip

ONDERTEKENING

Plaats: Uden

Datum: 25-02-2024

Handtekening: mevrouw C. Kelmer Bracht

Handtekening: de heer A. Simiao de Souza

Cissak Kelmer Bracht

Adilson Simiao de Souza

Telefoonnummer: 0628288816

Telefoonnummer: 0628288816

E-mail: cissakbracht@gmail.com

E-mail: adilsonsimiaoock@gmail.com

Customer

Mrs. C. Kelmer Bracht
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Appendices to your binding offer



Explanation of SEPA authorization

SEPA direct debit authorizations for amounts to be paid.

Obvion collects the total monthly amount due from your bank account at the end of the month. Please find enclosed a SEPA authorization for signature.

We request that you complete and sign these SEPA authorization(s).

Do you want to have the mortgage loan amounts debited from various bank accounts? Then complete a separate authorization form for the other bank account. Please note that the percentages on both forms together equal 100%.

We would like to receive the completed form(s), signed and returned from you, together with the declaration and other documents.

We will send you confirmation of this authorization(s) and an announcement of the amounts that we will debit at least fourteen days before the first debit.



SEPA machtiging

Hypotheeknummer: 710.101
Op namen van: mevrouw C. Kelmer Bracht en de heer A. Simiao de Souza
Adres: Koreschoep 3
Postcode & woonplaats: 5404 LV UDEN

Machtiging voor het te betalen bedrag voor geldlening 710.101.

Door ondertekening van dit formulier

- geeft u toestemming aan Obvion, Burg. de Hesselleplein 31, 6411 CH te HEERLEN in Nederland met incassant ID NL63ZZZ140547330000 om doorlopend incasso-opdrachten te sturen naar uw bank voor het te betalen bedrag voor bovenstaande geldlening.
- geeft u onder de opschortende voorwaarde dat tussen u en Obvion een overeenkomst van geldlening totstandkomt, toestemming aan uw bank om doorlopend het te betalen bedrag voor bovenstaande geldlening van uw bankrekening af te schrijven overeenkomstig de opdracht van Obvion.

Als u het niet eens bent met deze afschrijving kunt u deze laten terugboeken. Neem hiervoor binnen 8 weken contact op met uw bank. Vraag uw bank naar de voorwaarden.

_____ % van het te betalen bedrag* voor geldlening 710.101 wordt afgeschreven van

IBAN:

NL19 ABNA 08 64 44 01 62

De rekening staat op naam van:

Cissa Kelmer Bracht en Adilson Simiao de Souza

Naam eerste rekeninghouder:

Cissa Kelmer Bracht

Naam tweede rekeninghouder:

Adilson Simiao de Souza

Plaats: Uden

Datum: 25-02-2024

Handtekening: 1 Rekeninghouder

Handtekening: 2 Rekeninghouder

Cissa Kelmer Bracht

Adilson Simiao de Souza

* Moeten de te betalen bedragen van de geldlening van verschillende bankrekeningen worden afgeschreven? Vul dan per bankrekening een machtiging in. Zorg ervoor dat de percentages van de twee verschillende bankrekeningen samen 100% zijn.

Stuur deze volledig ingevulde en ondertekende machtiging naar Obvion met een kopie van uw ID-bewijs (u mag de pasfoto en uw BSN onzichtbaar maken).

European Standardized Information Sheet (EIS)

This document was drawn up for Ms C. Kelmer Bracht and Mr A. Simiao de Souza on February 23, 2024.

This document has been prepared based on the information you have provided to date and the current circumstances on the financial markets.

The information below remains valid until March 8, 2024, with the exception of the interest rate and other costs. After that date it may change depending on conditions in the financial markets.

This ESIS does not oblige Obvion NV to provide you with credit.

1. CREDITOR

Name	Obvion NV
phone number	088 1470200
Address	Burg. de Hesselleplein 31 6411 CH HEERLEN

2. CREDIT BROKER

Name	Freek Mortgage Eindhoven
phone number	040-2922222
Address	Aalsterweg 179 5644 RA EINDHOVEN
E-mail	eindhoven@freekhypotheek.nl

You use a credit intermediary to receive advice and mediation regarding the mortgage.
Obvion NV does not provide these services. You must pay a fee for the advice and mediation. The
You agree on the amount of this compensation with your credit intermediary. Obvion NV provides your credit intermediary
no compensation.

3. MAIN FEATURES OF THE CREDIT

Amount and currency of the credit to be granted	€375,000.00
Term of the credit	360 months
Type of credit	Mortgage loan

Total amount to be repaid €595,067.34

This means that you pay back € 1.59 per euro borrowed.

This amount is illustrative and may vary.

When compiling this information sheet, we based ourselves on:
next value of the collateral €375,000.00



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Maximum available credit amount in relation to the value of the collateral	100.00%
Example: maximum credit amount for the collateral	€375,000.00
Security	right of mortgage
for loan part number 710.101.101	
Amount and currency of the credit to be granted	€288,000.00
Duration of the credit Type	360 months
of credit Fixed-	Annuity mortgage
interest period Total	60 months
amount to be repaid	€451,791.05

To calculate the interest costs for the total amount to be repaid, it is assumed that:
the interest applies for the entire term of the loan.

loan part number 710.101.102

Amount and currency of the credit to be granted	€87,000.00
Duration of the credit Type	360 months
of credit Fixed-	Annuity mortgage
interest period Total	120 months
amount to be repaid	€143,276.29

To calculate the interest costs for the total amount to be repaid, it is assumed that:
the interest applies for the entire term of the loan.

These rates are published on obvion.nl/hypotheekrente

4. INTEREST AND OTHER CHARGES

The annual percentage rate consists of the total cost of the credit, expressed as an annual percentage.

The annual percentage rate allows you to better compare different information sheets.

loan part number 710.101.101

The annual percentage rate for your credit is The annual	3.469%
percentage rate consists of:	
- the interest rate - the pro	3.26%
rata one-off and periodic costs at loan level	

This annual percentage rate is calculated by making assumptions about the interest rate during the entire term of the loan.

loan part number 710.101.102

The annual percentage rate for your credit is The annual	3.876%
percentage rate consists of:	
- the interest rate - the pro	3.65%
rata one-off and periodic costs at loan level	

This annual percentage rate is calculated by making assumptions about the interest rate during the entire term of the loan.

costs that must be paid once

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cost component		beneficiary amount
NHG Surety fee, mortgage	€	2,250.00 NHG
register registration costs, valuation costs	€	750.00 notary
	€	700.00 appraiser
bank guarantee costs,	€	350.00 financier
mediation costs and/or advice for the loan €		3,150.00 credit intermediary

You agree on the payment terms and time of payment with the beneficiary. The NHG surety fee is deducted upon execution of the mortgage.

The following costs are not known to the lender and are therefore not included in the annual amount cost percentage:

- costs of term life insurance
- building insurance costs
- building inspection costs

You must pay a fee for registering the mortgage.

Make sure you are aware of all other taxes and fees associated with your credit.

5. FREQUENCY AND NUMBER OF PAYMENTS

loan part number 710.101.101

Repayment frequency monthly

Number of payments 360

on loan part number 710.101.102

Repayment frequency monthly

Number of payments 360

6. AMOUNT OF EACH PAYMENT PERIOD

€1,652.97

Your income may change. Make sure you can still afford your monthly repayments if your income decreases.

loan part number 710.101.101

€1,254.98

Your income may change. Make sure you can still afford your monthly repayments if your income decreases.

loan part number 710.101.102

€397.99

Your income may change. Make sure you can still afford your monthly repayments if your income decreases.

7. ADDITIONAL OBLIGATIONS

The borrower must fulfill the following obligations in order to obtain the benefits described in this document credit terms.



Customer

Mrs. C. Kelmer Bracht
Mr. A. Simião de Souza
710,101

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Do you want the credit stated in this form? Then you must:

among other things:

- take out home insurance on the collateral. This obligation applies throughout the entire term of the loan. You may take out this insurance with a solid insurer approved in the Netherlands To your choice. The insurance must take effect no later than as soon as the mortgage deed is executed. You insure the reconstruction value of your collateral so that your home can be repaired in the event of damage.

For more information about these and other obligations, please refer to our General Terms and Conditions.

Please note that the credit terms (including interest) described in this ESIS may change if these obligations are not met.

8. EARLY REPAYMENT

You can repay all or part of the loan to us earlier.

The following conditions apply.

Early repayment of the financing is always possible. As the interest rate for a similar financing at the time of early repayment from us is lower than the interest to be paid by you, you are a compensation due. This compensation serves to compensate for the loss of interest. In a number of cases you do not owe any compensation - regardless of the interest rate. This fee is shown below called 'exit costs'. For a detailed description, please refer to the documents provided stated in the binding offer in the 'General terms and conditions' text block.

Amount on which the exit costs are calculated: _____

1. The starting point is the amount you wish to repay.
2. We reduce this amount by the percentage that you may repay per year without costs, whereby we: take into account any previous additional repayments in the current year.
3. This produces an amount on which the exit costs are calculated.

Calculation of the exit costs payable: _____

4. We then calculate what you should have paid up to:
 - the end of the fixed interest period or
 - the end of the term of your loan, if this is shorter than the remaining fixed-interest period.

We calculate this using the interest rate that currently applies to your loan.

5. We make the same calculation with the current interest rate that now applies to a comparable mortgage. We call this the comparison interest rate.
6. The difference between these two amounts is the amount that we do not currently receive due to the additional refund.
7. You pay the difference back to us in one go, instead of over the remaining months of your fixed interest rate period or term of your loan. That is why we correct the exit costs in a standard way down. This is the final amount of exit costs that we will charge you.

Illustrative examples

Example 1: Interest-only loan (part) with a lower comparison interest rate

Step 1 You wish to make an additional refund		€	25,000.00
Step 2 You are exempt from returning per year without exit costs pay	€	5,500.00	
From your exemption used in 2024	€	5,000.00	
Your remaining exemption in 2024		€	500.00 -/-
Step 3 The exit costs are calculated over		€	24,500.00

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Step 4 Total of the monthly amounts based on the interest rate of 5.2% you until the end of your fixed interest period of 56 months and 10 days would have to pay us	€	5,980.00
Step 5 Total of the monthly amounts based on the comparison interest rate 3.7% that you pay until the end of your fixed interest rate would pay us for a period of 56 months and 10 days	€	4,255.00
Step 6 Difference that we do not receive because you pay current interest rate is lower than the interest you pay now	€	1,725.00
Step 7 Exit costs to be paid	€	1,650.00
Example 2: Interest-only loan (part) with a higher comparison interest rate		
Step 1 You wish to make an additional refund	€	25,000.00
Step 2 You are exempt from returning per year without exit costs pay	€	5,500.00
From your exemption used in 2024	€	5,000.00
Your remaining exemption in 2024	€	500.00 -/-
Step 3 The exit costs are calculated over	€	24,500.00
Step 4 Total of the monthly amounts based on the interest rate of 5.2% you until the end of your fixed interest period of 56 months and 10 days would have to pay us	€	5,980.00
Step 5 Total of the monthly amounts based on the comparison interest rate 5.7% that you pay until the end of your fixed interest rate would pay us for a period of 56 months and 10 days	€	7,656.00
Step 6 Difference that we do not receive because you pay current interest rate is lower than the interest you pay now	€	0.00
Step 7 Exit costs to be paid	€	0.00
Example 3: Interest-only loan (part) with an equal comparison interest rate		
Step 1 You wish to make an additional refund	€	25,000.00
Step 2 You are exempt from returning per year without exit costs pay	€	5,500.00
From your exemption used in 2024	€	5,000.00
Your remaining exemption in 2024	€	500.00 -/-
Step 3 The exit costs are calculated over	€	24,500.00
Step 4 Total of the monthly amounts based on the interest rate of 5.2% you until the end of your fixed interest period of 56 months and 10 days would have to pay us	€	5,980.00
Step 5 Total of the monthly amounts based on the comparison interest rate 5.2% that you pay until the end of your fixed interest rate would pay us for a period of 56 months and 10 days	€	5,980.00
Step 6 Difference that we do not receive because you pay current interest rate is lower than the interest you pay now	€	0.00
Step 7 Exit costs to be paid	€	0.00
If you decide to repay this credit early, please contact us to find out how much exit costs at that time.		

9. FLEXIBLE FEATURES

Additional features:

Overpayment/Underpayment:

Overpayment (we call this monthly additional repayment) is possible within the limits of the repayment without any compensation being due. This monthly overpayment is possible with a minimum of EUR 25 per month per loan part and a maximum of EUR 500 per month for the entire loan. Only whole amounts are allowed. Direct debit is mandatory. You determine the duration of the additional monthly repayment. Additional monthly repayments are not permitted for mortgage types with a savings product. For more information, see the application form for additional monthly repayments on obvion.nl.

Underpayment is not a feature of this product and as such it is not possible. If there are any payment issues, please contact us to discuss them. We will then look for a possible solution together with you.

Relocation facility (including interest conditions): You

may include the interest conditions that have been agreed with you in your new mortgage. This means that the interest rate and the remaining fixed interest period will apply to the new loan up to a maximum of the amount of the repaid loan, provided that the mortgage type does not change. The rate group and mortgage type of the new loan may change. For more information, please refer to our General Terms and Conditions and obvion.nl.

10. OTHER RIGHTS OF THE CREDITOR

You have 14 days after February 23, 2024 to think about taking out this credit.

11. COMPLAINTS

Do you have a complaint?

Then you can contact:

Freek Mortgage Eindhoven
Aalsterweg 179
5644 RA EINDHOVEN
040-2922222

Are you not satisfied with the handling of your complaint by Obvion?

You can contact us via obvion.nl/klacht. You can also call us on 088 1470 200. More information about the complaint handling by Obvion can be found at www.obvion.nl/klacht.

If we have not resolved the complaint to your satisfaction, you can

also contact:

Financial Services Complaints Institute (Kifid)
PO Box 93257
2509 AG The Hague
070 - 333 89 99

12. NON-COMPLIANCE WITH THE OBLIGATIONS RELATING TO THE CREDIT: CONSEQUENCES FOR THE CREDITOR

If you act contrary to the agreements made as stated in the loan agreement and our associated General Terms and Conditions, this may have financial and/or legal consequences for you. For example, if you pay an amount owed late or not at all, you must pay penalty interest to Obvion NV. Obvion NV can also demand the loan immediately if you do not do what you agreed with Obvion NV (on time) or, for example, if you have not taken out home insurance.





Customer

Mrs. C. Kelmer Bracht
Mr. A. Simiao de Souza

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Do you have or do you expect to have problems paying your monthly mortgage payments? Please take it as soon as possible Contact us. We can then work with you to see what solutions are available.

Are you no longer able to pay your mortgage payments? And have we claimed the loan? As a last resort, your home to be sold. We can also do that through a public auction.

Are you no longer able to pay your mortgage costs and do you have NHG? Ask about the conditions.

13. SUPERVISOR

This lender is supervised by:

- Netherlands Authority for the Financial Markets (AFM), in favour consumers; www.afm.nl/consumenten

This credit intermediary is supervised by:

- Netherlands Authority for the Financial Markets (AFM), in favour consumers; www.afm.nl/consumenten



EXPLANATION OF TERMS BINDING OFFER AND REQUIREMENT

Binding offer term ESIS term		Declaration
Nominal Interest	Interest	Nominal Interest is the annual interest you pay without taking into account the additional costs and the times of payment.
Lender	Lender	The person who provides the loan.
Loan	Credit	Money loan. In this case your mortgage.
Economic term	Duration of it credit	Total term of your loan based on the loan part with the longest term.
Acceptance	Reflection period	<p>If you want to take advantage of the binding offer, you must make it binding accept the offer before the date stated in the binding offer. This will be too also called the reflection period.</p> <p>In your case, you must have accepted this binding offer before March 8, 2024.</p>
Financial Advisor	Credit intermediary	This is the person/company through whom you requested your binding offer.
Market value	Collateral value	<p>This is the value of the home if it can be sold freely on the market. In We call this situation the home collateral.</p>
ESIS		European Standardized Information Sheet. This document revises the content and preparation of the current binding offer and must ensure that all relevant information is stated in a clear and understandable manner. You as With a uniform ESIS, consumers have the opportunity to purchase credit products from compare different providers from home and abroad.
Annual Cost Percentage (APR)		<p>The Annual Percentage Rate (APR) consists of the total cost of the mortgage loan and is expressed as an annual percentage of the total credit amount. You can use the APR for various purposes compare credit offers. Below the total cost of it credit covers all costs (known to us) related to the credit.</p> <p>For example, costs for home insurance and/or term life insurance, appraisal costs, building inspection costs, NHG bail commission.</p>
Illustrative amortization table How much do you pay for your loan?		<p>Table that is supplied with mortgage advice and states how the repayment will run during the term of the mortgage. This also states state what the build-up of the final capital is during the term. This table is provided when:</p> <ul style="list-style-type: none"> (1) it concerns a credit mortgage (2) the interest is fully/partially added to the loan (3) the fixed interest period is equal to the term of the part <p>Have you not received this calculation? Please request this from your financial advisor counselor.</p>
Validity		<p>After acceptance, the information in this binding offer remains valid until the date specified in the binding offer. This means that you can get your mortgage before this date conclude on the basis of this binding offer.</p> <p>In your case, this binding offer is valid until: May 17, 2024</p>