

Current French Mortgage Rates and Schemes for the purchase of holiday and retirement homes

Below is a small selection of the latest French mortgage rates available through Charles Hamer Financial Services. The APRC calculation is based on a mortgage amount of 200,000 Euros, the term is given in the subsequent column.

<u>Mortgage Scheme</u>	<u>Maximum LTV</u>	<u>Starting rates from</u>	<u>Type of scheme</u>	<u>Mortgage Term</u>
A) Fixed rate	85%	0.65% (1.50%)APRC	Repayment	10
B) Fixed rate	85%	0.90% (1.70%)APRC	Repayment	15
C) Fixed rate	85%	1.15% (2.00%)APRC	Repayment	20
D) Capped Variable	85%	1.95% (2.11%)APRC	Repayment	20
E) Variable	75%	2.10% (2.22%)APRC	Interest-only	14
F) Capped variable	80%	1.95% & 2.20% (2.30%)APRC	Combined - Half Interest-only & Half Repayment	First 14 15 - 20 years
(G) Capped variable	80%	0.78% (1.77%)APRC	Repayment	15
(H) Fixed	80%	1.20% (1.92%)APRC	Repayment	15

Schemes A – C - bank requires between 10% - 25% of the mortgage amount to be held in a French bank account.

Schemes D - F - there is no BROKER FEE.

The above schemes are provided as a guide only. Their availability is conditional on being able to meet lending policy criteria which will vary according to the nature and location of the property as well as the financial status of the borrower. The duration of the mortgage will be dependent on the age of the borrower at the date of application. The schemes are available to non-French residents. Please contact us for all schemes and rates available based on your own mortgage requirements and individual requirements.

The choice of mortgage scheme interest rate and terms and conditions are subject to your individual circumstances and the amount of the mortgage. Please contact us to enable us to discuss your requirements and personal financial circumstances to confirm that you meet criteria for any of the above mortgage schemes. The above details do not constitute a mortgage offer, all schemes and mortgage applications are subject to the bank's full understanding and underwriting process.

Before you make a mortgage application, we will carry out a full review to establish your needs and preferences and if you meet the criteria, we will give advice and make a recommendation to you. Depending on the scheme there may be a fee for our mortgage service. All mortgages are subject to status. Please note that all products show an indicative rate only and may not be suitable for you. You must be 18 or over.

APRC For the purpose of calculating the estimated APRC we have included the following costs: The mortgage registration fee, (the charge paid via the notaire to register the mortgage charge on the property) any bank arrangement fee, and where applicable our fee for providing the mortgage service.

Whenever it is a condition of the mortgage, an estimated cost of life assurance based on the French bank's block policy has been included, assuming acceptance on standard terms. Note that Life assurance is not always a compulsory requirement. Please contact us for further details.