



Conditions & Norms 2023-1

Conditions and Norms 2023-1, valid from 1 January 2023

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Note: This English translation of the General Terms & Conditions 2023-1 is for reference purposes only. In the event of any discrepancy between the Dutch original and this English translation, the Dutch original will prevail.

PART 1: DEFINITIONS

- a. Accrual product:
a linked life insurance, investment contract or Savings account for home ownership as security for repayment of the loan.
- b. Acquisition of ownership:
 - 1. the acquisition of ownership;
 - 2. the increase of a share in the ownership;
 - 3. the acquisition of building rights, right of leasehold or a title to an apartment.
- c. Applicant:
the person applying for a National Mortgage Guarantee ('*Nationale Hypotheek Garantie*' or 'NHG');
- d. Application:
the request to the lender for provision of a loan. The application must in any case state:
 - 1. the name and address of the applicant(s);
 - 2. the collateral for which the loan is requested;
 - 3. the name of the lender;
 - 4. the application date.
- e. Application date:
the date on which the application is submitted.
- f. Articles:
the articles of the Fund.
- g. Automatic data exchange:
at the moment the lender fills in and/or changes a particular data field in its own system, these data will be automatically shared with the Fund because the systems of the lender and the Fund communicate with each other. The data fields that the lender must fill in and/or change, to allow these data to be automatically shared with the Fund, are published on the Fund's website (document: Data Fields (intensive) management (*Datavelden (intensief) beheer*)). The lender will fill in and/or change the data fields in its own systems as soon as possible, so that the Fund always has up-to-date information available to it through automatic data exchange.
- h. Bare ownership (relating to ground lease)
the ownership of the land after the parcel has been leased out under a ground lease
- i. Borrower:
any natural person on whose behalf a surety as defined in Section 7:850 BW has been provided by the Fund as security for the fulfilment of their payment obligations arising from one or more loans.
- j. Capital risk:
 - 1. The meaning of 'capital risk' in ground lease arrangements:
the risk for the borrower that, in the event of a fall in value of the dwelling, the fall in value of the bare ownership will (partly) be at his expense. NHG makes a distinction here between two possible capital risks:
 - Direct risk: in the case of purchase of the bare ownership by the borrower, a higher price than the current market value will apply;
 - Indirect risk: the lower valuation of the ground lease through the overvaluation of the bare ownership compared to the current market value;
 - 2. the meaning of 'capital risk' with discount arrangements:
the risk for the borrower that, in the event of a fall in value of the dwelling, the discount portion falls less than proportionally.
- k. Consumer data supplier(s):

the parties who retrieve information from a source, usually by means of an app. Lenders may themselves decide which consumer data supplier they will work with. Since lenders themselves are expected to impose stringent requirements on consumer data suppliers, new and existing consumer data suppliers do not need to be notified to the Fund.

- l. Date of binding offer:
the date on which the binding offer for the loan is made to the applicant(s).
- m. Date of sale:
 - 1. for a sale under execution: the date on which the descending price session of the Dutch auction takes place;
 - 2. for a (forced) private sale: the date on which the notarial deed of transfer of title is signed.
- n. Desktop valuations:
a valuation where, on the basis of a sophisticated statistical model, a value proposal is assessed, evaluated and approved by an internal or external valuer, according to Section 7 of the European Banking Authority's Guidelines on Loan Origination and Monitoring.
- o. Discount arrangement:
an arrangement where the consumer, upon purchasing a dwelling, does not need to pay the full value of the dwelling and where agreements have been made on any repayment of that discount and/or the division of the future changes in the value of the dwelling.
- p. Discount portion
the amount that the consumer, at the moment of purchasing the dwelling, does not need to pay through the application of the discount arrangement.
- q. Dwelling:
 - 1. a building or a part thereof located in the European territory of the Netherlands intended for permanent residence and suitable or to be made suitable as a principal residence, unencumbered by tenancy, rent-to-own, usufruct or other use of the dwelling;
 - 2. the land belonging to this building;
 - 3. a mobile home located in the European territory of the Netherlands, designated for and suitable or to be made suitable as permanent habitation and serving as a principal residence – other than a caravan with its own drive mechanism or a caravan which under the Road Traffic Act ('*Wegenverkeerswet*') may be driven on a road without exemption – or a mobile home pitch that according to the zoning plan ('*bestemmingsplan*') is situated in a mobile home centre that is not designated for removal.
- r. Energy-neutral dwelling (also known as a Zero on the Meter dwelling):
a dwelling in which the incoming and outgoing energy flows for building-related energy given a normal life pattern are on an annual basis equal to or lower than zero and with an additional energy generation capacity for user-related energy of at least:
 - 1. 3,150 kWh in case of a detached or semi-detached dwelling;
 - 2. 2,700 kWh in case of a terraced dwelling; or
 - 3. 1,780 kWh in case of an apartment.
- s. Energy-saving budget:
a budget for installing energy-saving facilities, if it is not yet established on the date of the binding offer what facilities will be made.
- t. Energy-saving facilities:
external wall insulation, roof insulation, floor insulation, pipework insulation, high-efficiency (HR++ or higher) glazing, energy-efficient doors, frames and similar elements of construction, if these facilities are found in combination with high-efficiency (HR++ or higher) glazing, shower heat recovery system, energy-efficient ventilation system if this facility is found in combination with other energy-saving facilities, heat pumps, solar panels or a combination of the above facilities.
- u. Existing home acquisition debt:
the home acquisition debt of a borrower as referred to in Section 10, paragraph 1 of the Income Tax Act 2001 ('*Wet IB 2001*').
- v. Financing charges:
the amount of interest calculated and repayment on the basis of annuities with monthly payment in arrears, plus the amount of the ground rent ('*erfpachtcanon*').
- w. Forced private sale:

- a private sale of the dwelling due to failure(s) by the borrower(s) with respect to the fulfilment of their obligations under the loan.
- x. The Fund:
the Home Ownership Guarantee Fund ('*Stichting Waarborgfonds Eigen Woningen*') trading under the name of the National Mortgage Guarantee ('*Nationale Hypotheek Garantie*'), with its registered office in The Hague.
 - y. Ground lease
the real right that gives the entitled party the authority to keep and use an immovable property of another within the meaning of Section 5:85 (1) of the Dutch Civil Code (*Burgerlijk Wetboek*, hereinafter 'BW').
 - z. Improvement budget:
a budget for making improvements, where on the date of the binding offer it does not need to be established what improvements are to be made.
 - aa. Investment contract:
a contract on the basis of which the borrower is obliged to invest in shares, bonds, investment funds and/or other securities, and such securities are pledged to the lender as security for the fulfilment of the borrower's obligations with respect to one (or more) loan(s).
 - bb. Lender:
the party with which the Fund has entered into a standard contract of suretyship as defined in Section 7:850 BW with respect to loans to borrowers.
 - cc. Life insurance:
a life insurance contract under which the rights are pledged by the policyholder to the lender as security for fulfilment of the borrower's obligations with respect to one (or more) loan(s).
 - dd. Loan:
one or more loans for which the Fund has stood surety entered into by one or more borrowers with a lender.
 - ee. Maximum term of the mortgage interest relief:
the maximum term of interest relief for an existing home acquisition debt or residual debt pursuant to the Income Tax Act 2001.
 - ff. Monthly payments:
the amount of interest and repayments and/or the contribution to an accrual product that is due each month under the terms of the loan, plus the amount of the ground rent. If the contribution to an accrual product is payable on a regular basis over a period longer than one month, this contribution must be recalculated as a monthly amount.
 - gg. National Mortgage Guarantee ('*Nationale Hypotheek Garantie*' or 'NHG'):
the public name of the suretyship provided by the Fund; see also the definition of 'NHG'.
 - hh. NHG:
depending on the context, NHG is taken to mean either the Home Ownership Guarantee Fund '*Stichting Waarborgfonds Eigen Woningen*' or the suretyship issued by it; see also the definitions of 'National Mortgage Guarantee' and 'The Fund'.
 - ii. Nonpayment:
failure by the borrower to pay the lender a substantial obligation under the terms of the loan for more than 90 days. A substantial obligation is €100 or 1% of the total obligation under the loan, whichever is greater.
 - jj. Norms:
the uniform and objective Norms as referred to in Article 8, paragraph 1, item b. of the articles.
 - kk. Payment of an expected loss:
a payment by the Fund to the lender of the amount of the expected loss, as referred to in Article B11.
 - ll. Quality improvement:
carrying out repairs in connection with the repair of overdue maintenance, improvement and/or expansion of the dwelling, where the provisions according to common consent will form part of the dwelling or are related to the dwelling in such a way that they cannot be separated without significant damage to the dwelling or the provisions.
 - mm. Residual debt:
the principal of one or more loans less the surrender or other value of life insurance(s) forming part of the accrual product.
 - nn. Resumption of payment:

a period of 90 days has passed, during which a situation of non-payment has not arisen. A lender who is subject to prudential requirements may adopt a different definition of resumption of payment if another definition is necessary to comply with these requirements.

- oo. Sale under execution:
a sale as referred to in Section 3:268 BW and/or Section 3:248 BW.
- pp. Saving account for home ownership:
a savings account according to tax regulations on the basis of which the borrower is obliged to save and the balance of which is pledged to the lender as security for the fulfilment of the borrower's obligations with respect to one or more loans.
- qq. Senior citizen:
Each applicant who on the date of a binding offer has reached the age of entitlement to state retirement pension (AOW entitlement) or reaches this age within 10 years.
- rr. Source data:
the information that has been retrieved direct from the 'source' through consumer data suppliers, where the lender is responsible for the quality of these data. It is information that follows direct from the source, without that information needing to be processed further. Example: mijnoverheid.nl, mijnuwv.nl and mijnpensioenoverzicht.nl. It is also permitted to retrieve bank transaction data from banks using PSD2-data. For information on an existing mortgage, the data from a lender's systems may be used.
- ss. Suretyship fee:
the fee payable by a borrower or borrowers to the Fund for the provision of a suretyship.
- tt. Tax-deductible loan:
one (or more) loan(s) for which the interest is fully tax-deductible under the Income Tax Act 2001; and for which the Fund has not stood surety.
- uu. Termination of relationship:
divorce, termination of registered partnership or termination of long-term cohabitation.
- vv. Traditional ground lease arrangement:
the situation where a government body grants a ground lease to the consumer for the land on which the dwelling is situated and where the following three (traditionally customary) circumstances apply:
 1. the calculation of the ground rent is generic and therefore not income-dependent and not adapted to specific target groups; and
 2. the ground lease is not linked to a specific project but is generic for the government body concerned; and
 3. no obligation rests on the consumer to purchase or repurchase the land.
- ww. Valuer:
a person registered as a valuer in a register recognised by the Fund.
- xx. Value of the dwelling:
 1. *existing dwelling*:
the market value unencumbered by tenancy and use (after rebuilding if applicable) according to the valuation report issued through a certified validation institution, or the market value unencumbered by tenancy and use according to a desktop valuation.
 2. *new-build dwelling*:
the purchase or contract sum or the costs according to the estimate of a building company, plus, if applicable and if and to the extent not included in the purchase or contract sum:
 - a. the costs of the land;
 - b. the costs of additional work and/or the costs of energy-saving facilities
 - c. construction period interest;
 - d. loss of interest during the construction period;
 - e. the costs of connection to utilities;
 - f. the costs of construction.reduced by the costs of less work than contractually agreed.

ARTICLE A1 **Scope of the suretyship**

1. The suretyship as defined in Section 7:850 BW provides security for the payment of the claim of the lender on the borrower with reference to one or more loans on the date of sale of the dwelling, on the understanding that the sum that the Fund will pay to the lender under the suretyship will never exceed the loss determined pursuant to Article B12A.
2. a. The amount of the suretyship for the principal sum of one or more loans decreases monthly. This decrease – regardless of the type of the loan – will at least equal the amount repaid, included in the payment of interest and repayment of the loan(s) on the basis of annuities with monthly payments in arrears, whereby the loan(s) is/ are fully repaid after not more than 30 years.
 - a. The interest used for the calculation of the annuity will be the nominal interest rate(s) agreed by the lender and the borrower for the loan(s) during their term.
 - b. Payments received will be allocated to the oldest outstanding instalment.
No further decrease will take place after the date on which the first full monthly instalment is no longer paid, taking account of that stated above.
3. If a suretyship is provided by the existing lender as security for one or more loan(s) provided to the same borrower(s) and for the same dwelling that is used for full repayment of one or more loan(s) for which the Fund had previously entered into a contract of suretyship as referred to in Norm 3, then:
 - a. the existing suretyship on the amount of the existing loan with NHG to be repaid will remain in force for the new loan; and
 - b. the provisions of paragraph 2 a. to 2 c. apply to the difference between the amount of the total principal of the new loan and the remaining debt of the existing loan with NHG.
4. If a loan is granted that was also used for full repayment of the existing mortgage loan(s) as referred to in Norm 3 by the existing lender, but for which no security had yet been provided by the Fund or by another lender, irrespective of whether the Fund had already provided security, the provisions of paragraphs 2 a. to 2 c. will apply to the entire loan.

ARTICLE A2 **Conditions of suretyship**

The Fund will only stand surety if:

1. a first mortgage and/or first right of pledge of the lender is established on the dwelling;
2. in the event that the first mortgage and/or right of pledge offers insufficient security for one or more additional loans, and additional mortgages and/or rights of pledge for additional loans are established for the benefit of the same lender as in paragraph 1. The mortgage registrations and rights of pledge for the loan(s) of the lender must be ranked in sequence;
3. mortgages and rights of pledge are established on condition that the proceeds of an execution sale are in the first place used to pay all claims of the lender on the borrower in relation to the loan(s);
4. the mortgage deed or deed of pledge stipulates that the dwelling may not be let, sold under a rent-to-own agreement or subjected to any kind of transfer of title to third parties without the lender's written permission;
5. the lender has stipulated in writing that the borrower is obliged to ensure that the dwelling is and continues to be insured with an insurer authorised to carry out non-life insurance business in the Netherlands pursuant to the Financial Supervision Act on the basis of the reinstatement value against fire and storm damage and that the premiums for this insurance are paid promptly on time;
6. the loan is denominated in euros.

ARTICLE A3 **Suretyship clause**

1. The lender must include clauses in the agreement establishing the loan to this effect:
 - a. *"The loan is taken out with a National Mortgage Guarantee (NHG). This means that the Home Ownership Guarantee Fund, with its registered office at The Hague, will stand surety for the repayment of the loan by the customer to the lender following the sale of the dwelling. This is a suretyship within the meaning of Section 7:850 of the Dutch Civil Code."*

- b. *"If the borrower cannot repay the lender following the sale of the dwelling, the Home Ownership Guarantee Fund will repay the loan as security to the lender if the lender has complied with certain agreements. In addition, the NHG can be provided under a suspensory condition or conditions. In that case, the provisions applicable to the customer are set out under f.";*
- c. *"The customer is aware that the Home Ownership Guarantee Fund will receive all the information and documents from the lender relating to the loan and the security provided for it. The customer has read the privacy statement of the Home Ownership Guarantee Fund. The privacy statement is published on www.nhg.nl/privacy.";*
- d. *"If the Home Ownership Guarantee Fund has repaid the loan or part of the loan to the lender under the suretyship following the sale of the dwelling, it has a claim on the customer under Section 7:866 of the Dutch Civil Code. This means that the customer must repay this amount to the Home Ownership Guarantee Fund.*

The Home Ownership Guarantee Fund is willing in principle not to demand repayment of this amount by the customer. This means that the customer is not required to repay this amount if, in the opinion of the Home Ownership Guarantee Fund, the customer complies with all the criteria set out below (the remission scheme):

1. *the customer was genuinely unable to repay the loan and the Home Ownership Guarantee Fund accepts that this is a bona fide reason; and*
2. *the customer has 'fully cooperated' in order to repay the loan as far as possible and to achieve the highest possible return on the dwelling.*

If the customer has or had sufficient income, savings or other assets to repay the loan in full or in part, the customer must contribute to repaying the amount that the Home Ownership Guarantee Fund paid to the lender. In that case the customer must pay that amount in full or in part to the Home Ownership Guarantee Fund.';

The Home Ownership Guarantee Fund applies a fixed policy for the remission scheme. This fixed policy is published at: www.nhg.nl/kwijtschelding."

- e. *"If the Home Ownership Guarantee Fund has decided that the customer meets the criteria described under c. above, and if the customer still has to repay part of the loan to the lender, the customer will not need to repay to the lender the part of the claim that has arisen as a result of one or more of the situations listed below:*
 1. *The Home Ownership Guarantee Fund has not paid the lender all or part of the amount because the lender has not complied with the Conditions and Norms of the Home Ownership Guarantee Fund. These Conditions and Norms are published at: www.nhg.nl.*
 2. *The Home Ownership Guarantee Fund has not paid the lender all or part of the amount because the lender has an excess of 10%.*
 3. *The Home Ownership Guarantee Fund has not paid the lender all or part of the amount because there is a difference between the mortgage form of the loan and an annuity mortgage, where the loan will be repaid in 30 years.";*
- f. *"The customer knows that the National Mortgage Guarantee can be granted under a suspensory condition or conditions. This means that the National Mortgage Guarantee only applies from the moment that the suspensory condition(s) has/have been met. The customer is aware that, following the sale of the dwelling, the Home Ownership Guarantee Fund will not repay the loan to the lender as long as this condition or these conditions have not been met. If the suspensory condition(s) has/have not yet been met, the provisions under d. and e. do not apply."*

2. The Fund may demand fulfilment of the above under 1e. by the lender.

ARTICLE A4 Notification requirement for the lender

1. The lender must notify the Fund that it has granted a loan within 14 days of doing so.
2. This notification must be made in a manner established by the Fund as notified to the lender.
3. If the funding of a new-build dwelling is notified to the Fund with reference to the building plan and number instead of the street name and house number, the lender will notify the Fund of the final address after the applicant(s) move in to the new-build dwelling, via automatic data exchange according to the overview published on the Fund's website under Data Fields Guarantee ('*Datavelden Garantie*') (column: dwelling ('*woning*')).

ARTICLE A5 **Payment of suretyship fee**

1. The lender will be responsible for the collection of the suretyship fee not later than on the date of the provision of the loan.
2. The lender grants the Fund authority to collect a sum equal to the suretyship fee from an account held with a credit institution in the Netherlands.
3. Collection of the sum referred to in paragraph 2 by the Fund will count as confirmation of registration of the suretyship by the Fund.

ARTICLE A6 **Documentation**

1. The lender is obliged to maintain a file with respect to each loan during the term of the loan. This file must include all data and documentation that are important for the assessment by the Fund whether the lender has taken account on the date of the binding offer of the loan of the applicable Norms and General Conditions for Suretyship.
2. The file must in any case include the documents according to Appendix 3 or the relevant source data from Appendix 4. This also applies with the request for payment of an expected loss, where the file must contain the documents which the lender is expected to have at its disposal at the time of that request.
3. If the Fund so requests, the lender will be obliged to:
 - a. submit the complete file to the Fund for inspection;
 - b. provide the complete file to the Fund if the lender requests the Fund to meet its obligations under the suretyship, also in relation to the right of recourse of the Fund.

The use of source data (Appendix 4):

4. The use of source data is permitted. The file checklist (Appendix 3) serves as the starting point for mortgage applications with NHG. If documents from the file checklist (Appendix 3) can be replaced by source data, this may be done, in which case the source data checklist (Appendix 4) can be used. Where reference is made in these Conditions and Norms to documents, these documents may be replaced by source data if the information required can be reliably retrieved in source data.
5. Source data must be retrieved direct from the 'source' via the consumer data supplier(s). Examples are sources such as mijnoverheid.nl, mijnwv.nl and mijnpensioenoverzicht.nl. It is also permitted to retrieve bank transaction data from banks using PSD2. For details of an existing mortgage loan, the data from a lender's systems may be used if the existing mortgage loan is already with that lender. The lender is the source in this case.
6. A lender may itself decide which consumer data supplier(s) it will work with. New consumer data suppliers do not need to be notified to the Fund. When assessing and choosing a consumer data supplier, the document 'Guidelines for a consumer data supplier (*Richtlijnen voor een consumentendataleverancier*)' at [hdn.nl](https://www.hdn.nl) can be used as background information. This guideline has been drafted in the source access management group (*'regiogroep bronontsluiting'*), led by HDN. The Fund forms part of the source access management group.
7. The lender is responsible for assessing and choosing the consumer data supplier(s) and the quality of the source data.
8. The source data checklist is not exhaustive and does not discharge the lender and/or adviser from their duty of care.
9. In files using source data, a summary of the source data originating from the consumer data supplier must be provided. It must also be apparent from this summary when the consumer data supplier retrieved information from the source.
10. In files using source data, the notification must state that the file contains source data.
11. At the moment of the binding offer, income details based on source data may not be older than 3 months. This means that the session may not have been performed by the consumer data supplier more than 3 months earlier. For information about the collateral, such as information from the valuation report, a period of validity of 6 months applies. For other information, reference is made to the period of validity of the documents to which these source data refer in these Conditions and Norms. If no period of validity is stated, the maximum period of validity will be set by the lender, taking a responsible home loan as the starting point.
12. The lender determines what information the borrower may deliver to the lender by means of source data.

ARTICLE A7 Data comparison

1. The lender will be obliged at least once a year to submit a file with data on all loans provided for which the Fund has stood surety according to the 'user guide to match file' (*'handleiding matchbestand'*) and 'file format matching' (*'bestandsformaat matching'*) as published on the Fund's website: <https://www.nhg.nl/toolkit-professionals/>.
2. The data from the lender will be compared with the data of the Fund.
3. The lender will be informed regarding the result of the data comparison within one month.
4. The lender is obliged to follow the result of the data comparison in order to ensure that the Fund's data are correct.

ARTICLE A8 Information exchange

The general conditions for the exchange of information (*'Algemene voorwaarden inzake de uitwisseling van gegevens'*) are applicable to all information exchanged between the lender and the Fund under the terms of the contract of suretyship.

PART 3: MANAGEMENT ASPECTS

ARTICLE B1 Release from liability

1. In case of termination of relationship, the lender is authorised, with retention of the rights under the suretyship, to release one of the borrowers from their liability with respect to the loan if this borrower is not or no longer an owner or co-owner of the dwelling that is associated as security for the loan to which the release relates and the borrower has permanently departed from the dwelling. If this borrower can only permanently depart from the dwelling after transfer of title, the lender may release this borrower from joint and several liability after all, provided this borrower has signed a declaration that he will vacate the dwelling.
2. Release of one of the borrowers from their liability with respect to the loan is exclusively permitted if at the time of the assessment there are not current payments in arrears on the mortgage and/or other financial obligations. The income of the remaining borrower must also be sufficient to meet the Norms applying at the time (see also Article B6). In this connection, the lender is obliged according to Norm 1.12 to request a statement of the registered loans from the Dutch Credit Registration Agency (*Stichting Bureau Krediet Registratie*, or 'BKR') at Tiel. Any 2-code(s) that have according to the statement of the BKR been repaired or repaid should be left out of consideration.
If there are current payments in arrears on the mortgage and/or other financial obligations, release from liability is only permitted after obtaining written approval from the Fund.
3. If release from liability as referred to in this article is not possible, the lender is permitted to add a new borrower, as long as the Norms applying at the time are met and the new borrower also becomes the owner, principal debtor and resident. The provision of paragraph 2 will apply *mutatis mutandis*.
4. Release from liability and/or the addition of a new borrower must be notified to the Fund via automatic data exchange, according to the overview published on the Fund's website under Data Fields Guarantee (*'Datavelden Garantie'*) (column: consumer (*'consument'*)); no suretyship fee will be due.
5. Discharge of one of the borrowers from liability for the loan, without the permanent cohabitation relationship in the dwelling being ended, is only permitted in relation to the enterprise of the discharged borrower, under the explicit suspensory condition that the discharged borrower is not or no longer a co-owner of the dwelling that is collateral for the loan to which the discharge relates. In addition, the lender must guarantee that the discharged borrower cannot rely on security of tenure (or equivalent protection) if the dwelling is sold.

ARTICLE B1A Death

1. If a borrower dies, this must be notified to the Fund via automatic data exchange, according to the overview published on the Fund's website under Data Fields Guarantee (*'Datavelden Garantie'*) (column: consumer (*'consument'*)).

ARTICLE B2 Change to or replacement of the loan

1. The lender is authorised to agree a change to the conditions of the loan or a replacement of the loan with the borrower.
2. Only in a situation involving an 'existing home acquisition debt' (see Definitions) is it permitted to make all or part of the loan(s) interest-only during the term of the loan(s), taking account of Article B3, on the condition that the total interest-only portion does not exceed 50% of the value of the dwelling at the moment of changing or replacing the loan. The interest-only portion may only relate to the portion of the existing home acquisition debt.
3. If the existing home acquisition debt comes to an end during the term of a debt portion, due to the end of the 'maximum term of the mortgage interest relief' (see Definitions), it is permitted for this debt portion to be continued unchanged for the remaining term of the loan. To the extent that this continuation relates to an interest-only portion of the loan, this may only be for the interest-only part of the existing home acquisition debt on the date of the binding offer with due observance of Norm 5.1.4 paragraph 1, item a.
4. The lender is permitted to convert the accrual product if this leads to an improvement of the individual customer's situation. If necessary, paragraph 2 of this article may be left out of consideration.
5. If the release of the accrual product is necessary due to termination of a relationship, the accrued value of the accrual product will be used to reduce the existing home acquisition debt before division occurs.

6. The lender is permitted to cancel the existing obligatory pledge on the life insurance policy.
7. The suretyship will not extend further than the original suretyship.
8. The lender is authorised to provide additional finance to the borrower without providing an NHG.
9. Notification to the Fund is not required, and no suretyship fee will be due.

ARTICLE B3 No release of security

1. The lender will not voluntarily release any security demanded as mandatory for the loan as referred to in Article A2 if the receivables on the loan are not paid in full, other than with prior written permission from the Fund. The Fund may attach conditions to this permission.
2. The lender is permitted to release a portion of the security on condition that the loan is repaid with the amount of the market value established by a valuer unencumbered by tenancy and use of the portion to be released. The obligation for a valuation and/or repayment may be cancelled if the portion of the security to be released is limited.

ARTICLE B4 Deposit obligation

1. If a deposit obligation applies, the lender may not effect payment of the funds on deposit other than as reasonably demonstrated that the costs have been incurred on the basis of invoices for which the date in any case is after the application date for the mortgage.
2. If a balance remains on deposit after completion of the dwelling or works, this balance must be used as an additional repayment on the loan.

ARTICLE B5 Temporary letting

1. During the term of loan for which the Fund has stood surety, the lender is permitted to give its approval for the dwelling to be let on a temporary basis in the following situations:
 - a. temporary secondment by the employer as a result of which the borrower is not able to occupy the dwelling themselves, as long as the tenancy agreement is not entered into for longer than the secondment and does not exceed 36 months; or
 - b. double housing costs arising from the purchase of a subsequent dwelling and a previous dwelling that has not yet been sold as long as the municipality has granted a licence to the borrower to this effect under the Vacant Property Act ('*Leegstandswet*'); or
 - c. cohabitation in the dwelling owned by the partner, as long as the municipality has granted a licence to the borrower under the Vacant Property Act ('*Leegstandswet*').

For both paragraphs a., b. and c. the following applies:

1. the tenancy agreement must state that the dwelling will be vacated after the agreed term has expired;
2. the claim for payment of the rent must be pledged or ceded to the lender;
3. the rent received must be used to pay the amount due monthly in interest and repayment due as a result of the loan.

ARTICLE B6 Avoiding sale or limitation of loss

1. If as a result of the termination of a relationship, unemployment, disability and/or death of a partner, there is a danger of sale at a loss, the lender must carry out an assessment to establish whether the loan is affordable for the borrower(s) on the basis of their income and/or by injection of capital. The lender must carry out this assessment with due regard for the Management Criteria (see Part 4: Management Criteria).
2. The lender will notify the Fund of the outcome of the assessment stated in paragraph 1 of this article and all applicable data fields on the management assessment and the customer situation via automatic data exchange according to the overview published on the Fund's website under Data Fields Management ('*Datavelden Beheer*') (column: customer situation ('*klantsituatie*'). As a result of the notification stated in the previous paragraph, the Fund will investigate the possibilities for continued occupancy of the dwelling and/or limitation of the loss on the basis of conditions to be set by the Fund. The lender must cooperate with the investigation by the Fund of the possibilities for continued occupancy and/or limitation of the loss.

3. The lender must demonstrably make its best efforts to avoid a sale with a loss and to limit the loss.

ARTICLE B7 Housing costs facility ('Woonlastenfaciliteit', or 'WLF'); additional suretyship

1. In a situation where there are payments in arrears on a loan for which the Fund has stood surety, the lender may once only obtain an additional suretyship from the Fund for payments in arrears on this loan, subject to the following conditions:
 - a. the payment in arrears on the loan is due to unemployment, disability, termination of a relationship or death of the partner;
 - b. the borrower(s) contribute to the housing costs according to their financial capacity. This contribution will be at least equal to the financing cost associated with the qualifying income at that time (see the financing tables under Management Criteria). Other payment obligations ensuing from loans or other forms of credit must be deducted from the permitted financing cost;
 - c. the own contribution of the borrower(s) in the financing cost is first used to pay the premium of any associated accrual product;
 - d. the total amount stated in the mortgage deed (of the loan, interest, penalty, costs and other claims) provides enough room for application of the WLF;
 - e. the lender notifies the BKR of application of the WLF according to the guidelines of the BKR.
2. The following applies to the additional suretyship:
 - a. the amount of the additional suretyship in the matter does not reduce. Article A1 paragraphs 2.a to 2.c do not apply in this context;
 - b. the term of the suretyship is equal to the remaining term of the suretyship for the existing NHG loan. If there are multiple loans for which the Fund has stood surety, the longest remaining term will apply;
 - c. this does not exceed 9% of the NHG loan.
3. In exceptional cases the Fund may permit deviations from the conditions stated in this Article (see Norm 1.2).
4. The repayment arrangement for the payments in arrears will be based on agreements as established between the lender and the borrower(s).
5. In a situation involving a loss declaration, the original suretyship and the additional suretyship will be assessed separately.
6. The lender must notify the application of the WLF to the Fund within 30 days after application. No suretyship fee is due for the application of the WLF.

ARTICLE B8 Threat of forced sale at a loss

1. If there is a threat of a forced sale at a loss, the lender must demonstrably make every effort to avoid the sale and to limit the loss and to act with due regard for the Intensive Management Conduct Guideline ('*Gedraglijn Intensief Beheer*') applying at the time.
2. In case of payment(s) in arrears of 2 full monthly instalments or more, the lender is obliged to notify this via automatic data exchange according to the overview published on the Fund's website under Data Fields Management ('*Datavelden Beheer*') (column: arrears ('*achterstand*')) according to the Intensive Management Conduct Guideline applying at the time.
3. If there are payment arrears and a payment schedule has been agreed, the lender will notify the Fund of this via automatic data exchange according to the overview published on the Fund's website under Data Fields Management ('*Datavelden Beheer*') (column: management event ('*beheerevent*')).

ARTICLE B9 Private sale

1. If the lender establishes that the proceeds from a private sale of the dwelling will not be sufficient to meet the claims under the loan, prior to the sale of the dwelling the market value unencumbered by tenancy and use, and use must be established on the basis of a valuation report issued through the intermediation of a certified validation institution (see Norm 1.7).
2. In the event of a private sale, the lender is obliged to notify the Fund of all applicable data fields via automatic data exchange according to the overview published on the Fund's website under Data Fields Management ('*Datavelden*

Beheer) (column: management event ('*beheerevent*') and customer situation ('*klantsituatie*')) and to act with due observance of the Intensive Management Conduct Guideline.

3. If the proceeds of the private sale of a dwelling are not sufficient to meet the claims under the loan and the final offer is less than 95% of the market value unencumbered by tenancy and/or use, the lender may only accept the offer if the lender has sound reasons for accepting the offer and the reasons are recorded in the file.

ARTICLE B9A Forced private sale

1. If there is a threat of a forced private sale at a loss, the lender must demonstrably make every effort to limit the loss and to act with due regard for the Intensive Management Conduct Guideline applying at the time.
2. In the event of a forced private sale, the lender is obliged to notify the Fund of all applicable data fields via automatic data exchange according to the overview published on the Fund's website under Data Fields Management ('*Datavelden Beheer*') (column: management event ('*beheerevent*') and customer situation ('*klantsituatie*')),
3. The lender may only effect the forced private sale of the dwelling if the date of engaging the estate agent has been reported to the Fund via automatic data exchange..

ARTICLE B10 Sale under execution

1. The lender must demonstrably make every effort to limit the loss and to act with due regard for the Intensive Management Conduct Guideline applying at the time.
2. In the event of a sale under execution, the lender is obliged to notify the Fund of all applicable data fields via automatic data exchange according to the overview published on the Fund's website under Data Fields Management ('*Datavelden Beheer*') (column: management event ('*beheerevent*') and customer situation ('*klantsituatie*')),
3. The lender may only effect the sale under execution of the dwelling if it is evident, when notifying the Fund of the date of the intended auction via automatic data exchange, that a debtor investigation and a debt recovery investigation has taken place and the loan has been called in. Moreover, the lender may only effect the sale under execution of the dwelling after a period of 10 working days has elapsed since notifying the Fund of the date of the intended auction via automatic data exchange in connection with the letter that the Fund sends to the borrower in a final attempt to avoid a sale under execution.
4. Article B10 paragraph 3 is not applicable to the calling in of the loan due to an irregularity.

ARTICLE B11 Submission of request for payment of an expected loss

1. The Fund hereby undertakes to make a payment of an expected loss to the lender who has submitted a request to the Fund for payment of an expected loss, provided the lender has complied with the other paragraphs of this article. This is an independent, separate obligation of the Fund towards such a lender. It is not an obligation under Article A1 and (therefore) not a suretyship within the meaning of Section 7:850 BW.
2. The lender may submit a request to the Fund for payment of an expected loss if at that moment nonpayment has been continuing for 20 months or longer and the dwelling has not been sold. During that period and at the moment that the request is submitted there may not be a resumption of payment. The request for payment of an expected loss must be made by submitting the declaration form for payment of an expected loss. This declaration form must be completed truthfully and in full by the lender. The relevant file (see Article A6) must be sent together with the form.
3. Provided that the lender has provided the Fund with all the information that is relevant for assessing the expected loss and the conditions referred to in paragraph 4 have been met, the Fund will proceed to pay the expected loss within a month of receiving the request for payment of this expected loss. If the Fund proceeds to pay an expected loss, the Fund will also reimburse the lender the valuation costs incurred by the lender, up to a maximum of €500 (excluding VAT), as well as the amount of VAT payable on that sum.
4. The Fund is not obliged to comply with a request for payment of an expected loss if the lender, at the moment of the request, has not complied with the Norms set by the Fund as they apply at the moment of offering or on the date of the binding offer of the loan(s) and/or with the General Conditions of Suretyship, unless nonpayment would be unreasonable or unfair towards the lender. In so far as 'surety', 'suretyship' or 'standing surety' are referred to in these Norms and/or the General Conditions of Suretyship, for the application of this Article B11(4) this should be read as a reference to the payment of an expected loss.

5. If a payment of an expected loss has been made by the Fund and afterwards there is a resumption of payment, the lender will be obliged to report this to the Fund within one month. The lender must then repay the Fund the payment of an expected loss within one month of this report. If a situation of nonpayment arises again following resumption of payment, this will be regarded as a new situation of nonpayment.
6. The lender itself will no longer be entitled to a payment of an expected loss after it has transferred the loan or the claim on the borrower under the terms of the loan to a third party. If a payment of an expected loss has been made by the Fund and such a transfer takes place afterwards, the lender must repay the payment of the expected loss to the Fund within one month of the transfer.

ARTIKEL B11A Determining the expected loss

1. Expected loss will include the following:
 - a. the principal, not yet repaid, of one or more loans that the lender has given the borrower, where the provisions of Article A1 (2) to (4) and Article B7 are applicable by analogy with respect to the extent of the obligation to make a payment of an expected loss, less the market value of the dwelling unencumbered by tenancy and use according to the valuation report. The valuation report must comply with the requirements in Norm 1.7 and may not be older than 6 months on the date of submitting the request for payment of an expected loss;
 - b. the overdue interest;
 - c. the interest on late payment of interest and repayments, over no more than 12 months from the start of the payment arrears;
2. 10% will be deducted from the sum of paragraph 1. This paragraph does not apply to each of the loans, together or otherwise, for which the original offer was issued before 1 January 2014.

ARTICLE B12 Submission of request for payment of loss

1. The lender is obliged to submit a written request for payment of the loss to the Fund within one month after receipt of the proceeds of the collateral for the repayment of the loan or after receipt of the proceeds of the sale of the dwelling. This request for payment must be made by submission of the declaration form for a payment of the loss, which has been fully and truthfully completed by the lender together with the related documentation.
2. As long as the lender has provided the Fund with all the relevant information for the assessment of the loss on a timely basis and the conditions contained in paragraph 3 have been met, the Fund will effect payment of the loss within two months of receipt of the request. In the event of payment after two months, statutory interest on the amount of the loss will be payable by the Fund on the period from the date falling two months after the date of receipt of the request to the date of the payment unless the reason for the late payment is the responsibility of the lender.
3. The Fund will not be obliged to pay the loss or part of the loss if the lender has not taken account of the Norms or the General Conditions for Suretyship applying at the time of the offering or the date of the binding offer of the loan(s), unless non-payment would be unreasonable or unfair towards the lender. If a request for payment of an expected loss has been made, the Fund will assess only the General Conditions of Suretyship which are (also) applicable after the moment at which the request for payment of an expected loss has been made. With regard to the Norms and General Conditions of Suretyship assessed previously by the Fund within the context of the request for payment of an expected loss on the basis of the information available at that time, the Fund will take the outcome of that assessment.

ARTICLE B12A Determination of loss

1. The loss includes:
 - a. the residual debt, taking account of Article A1 and Article B7;
 - b. the interest in arrears;
 - c. the interest payable due to late payment of interest and repayment over up to 12 months after the payments in arrears began;
 - d. the premiums paid by the lender for insurance against fire and storm damage to the dwelling if the borrower has failed to pay these premiums;
 - e. in the event of the threat of a forced private sale or sale by execution of the dwelling, the premiums paid by the lender for an accrual product arranged by the borrower if the borrower has failed to pay these premiums and to

- the extent that payment of these premiums is important for the limitation of possibilities of recovery and/or the loss;
- f. the costs of urgent maintenance and repair;
 - g. in the event of sale by execution: the costs incurred for auction notices, the land registry search, the convener, the rent of the hall, the premium (paid to the highest bidder in the first of two consecutive sessions of an auction (under whatever title), court fees, local counsel fees;
 - h. any other costs incurred to enable a forced private sale of the dwelling in the event of bankruptcy, suspension of payment and a statutory debt management scheme, if as a result on balance a lower loss is expected than would be realised from sale by execution and these costs do not concern the settlement of claims by third parties;
 - i. the costs of a valuation, or, if the president of the court has required a more recent valuation report, the costs of two valuations;
 - j. the costs of deregistering the mortgage in the public registers;
 - k. the litigation costs to the extent that these relate to the execution;
 - l. payments in arrears to the Owners' Association ('*Vereniging van Eigenaren*'), with due regard for the Intensive Management Conduct Guideline applying at the time;
 - m. ground rent in arrears;
 - n. Property tax, sewerage charges and water authority charges;
 - o. other costs incurred to limit the loss, to the extent that the limitative effect of these costs can be demonstrated in accordance with the reimbursement overview in the Intensive Management Conduct Guideline applying at the time; and the loss will in no case include any penalty due as a result of early full repayment of the loan.
2. 10% will be deducted from the sum of paragraph 1.

ARTICLE B13 Obligation upon the sale of the dwelling after request for payment of an expected loss

1. If a lender has submitted a request to the Fund for payment of an expected loss on the grounds of Article B11, the lender is required, within one month of receipt of the proceeds of the collateral provided for the repayment of the loan or after receipt of the proceeds of the sale of the dwelling:
 - a. if there is a loss, to submit this loss in the manner described in Article B12. This loss submitted will be assessed according to Article B12;
 - b. if there is no loss, to report this in writing to the Fund.
2. If the Fund has already made a payment of an expected loss to the lender, the submission of the declaration form as referred to in Article B12 or the report to the Fund as referred to in Article B13(1)(b) gives rise to an obligation for the lender to repay an amount equivalent to the payment of the expected loss. Unless paragraph 5 is applicable, this obligation arises solely to settle that payment against payment of the loss on the grounds of Article B12. The Fund, without being obliged to issue a settlement statement to the lender, will set off its obligation to pay the loss pursuant to Article B12A against that obligation. By means of this settlement, the Fund pays the loss pursuant to Article B12A (if applicable) to the lender. The settlement will take place at the moment referred to in paragraph 3 and paragraph 4 respectively.
3. If the loss to be paid by the Fund is greater than the payment of an expected loss, the Fund will also pay the excess to the lender according to Article B12. The settlement referred to in paragraph 2 will take place at the same time as payment of the excess by the Fund.
4. If the loss to be paid by the Fund is lower than the payment of an expected loss, the lender will repay the difference to the Fund within one month. The settlement referred to in paragraph 2 will take place at the moment that the Fund notifies the lender of its decision on the request from the lender to pay the loss.
5. If the Fund is not required to pay the loss but has already made a payment to the lender for an expected loss, that lender will repay the Fund the payment of the expected loss within one month.

ARTICLE B14 Collection of claim or remaining claim from the borrower

1. If the lender has submitted a request for payment of a loss to the Fund on the grounds of Article B12, the Fund will

- decide whether or not, in its judgement, the borrower has fulfilled Article A3 paragraph 1 sub c.
2. The Fund will notify its decision stated in paragraph 1 to the lender in writing.
 3. If in the judgement of the Fund the borrower has not fulfilled Article A3 paragraph 1 sub d., the lender will be entitled to collect its claim or remaining claim on the borrower in accordance with its own policy in the matter.
 4. If in the judgement of the Fund the borrower has fulfilled Article A3 paragraph 1 sub d., the lender will not be entitled to collect its claim or remaining claim on the borrower, to the extent that this claim or remaining claim has not been paid to the lender by the Fund, because:
 - a. the Fund is not obliged to do so pursuant to Article B11 paragraph 3 and/or B12 paragraph 3;
 - b. this concerns the 10% excess that pursuant to Article B12A paragraph 2 is not paid to the lender by the Fund; and/or
 - c. this is not part of the residual debt pursuant to Article B12A paragraph 1 sub a.
 5. If the lender does not agree with the Fund's decision, the lender must make its objection known to the Fund within six weeks of the date of issue (see paragraph 2).

ARTICLE B15 Notification of full repayment

1. The lender is obliged to notify the Fund in the event that a guaranteed loan is repaid. The lender will notify the Fund of this via automatic data exchange following repayment of the loan(s).
2. This notification via automatic data exchange must include the guarantee number given with the automatic collection of the suretyship fee, together with the reasons for and date of repayment.
3. If a payment of an expected loss has been made by the Fund, and subsequently the loan(s) has/have been repaid and all interest or overdue interest has been paid, the lender must repay the Fund the payment of the expected loss within 3 months of repayment of the loan(s).

ARTICLE B16 Notification obligations / requirements for approval

1. If it is apparent at the time of the request for payment of an expected loss or payment of the loss that the lender has failed to make the obligatory notification stated in Article A4, paragraph 1 and 2 of the General Conditions for Suretyship, the Fund will not effect payment of the expected loss or the loss on the basis of Articles B11A and B12A.
2. If it is apparent at the time of the request for payment of an expected loss or payment of the loss that the lender has not complied with the notification obligations in the General Conditions for Suretyship and/or the Intensive Management Conduct Guideline, or has not done so in the stipulated manner, the Fund will reduce payment for the expected loss or loss established on the basis of Articles B11A and B12A for each obligation not complied with, or not complied with in the stipulated manner, by an amount equal to 10% of the expected loss or loss established by the Fund on the basis of Articles B11A and B12A.
3. If it is apparent at the time of the request for payment of a loss that the lender has exceeded the submission term established in Article B12 paragraph 1, the Fund will reduce payment for the loss established on the basis of Article B12A for each month that this term is exceeded by an amount equal to 10% of the loss established by the Fund on the basis of Article B12A.
4. If it is apparent at the time of the request for payment of a loss that the lender has not followed the process on the basis of Article B9 of the General Conditions for Suretyship (including the applicable notification obligations via automatic data exchange in the event of a private sale) and as set out in further detail in the Intensive Management Conduct Guideline, the Fund will not pay all of the loss established on the basis of Article B12A. In that case the Fund will deduct from the loss the difference between 95% of the market value unencumbered by tenancy and use on the one hand and the offer accepted by the lender on the other hand.
5. If it is apparent at the time of the request for payment of the loss that the lender has not followed the process on the basis of Articles B9A and B10 of the General Conditions for Suretyship (including the applicable notification obligations via automatic data exchange in the event of a forced private sale and sale under execution) and as set out in further detail in the Intensive Management Conduct Guideline, the Fund will not pay the loss established on the basis of Article B12A.

6. The Fund's entitlement to deduct amounts from the loss established as stated in paragraphs 2, 3 and 4 of this Article will be without prejudice to the Fund's entitlement to reimbursement of the loss to the extent that this is in excess of the amounts deducted.

ARTICLE B17 Sale within 6 months of purchase

In case of sale of the dwelling within 6 months of the purchase, the lender will be obliged to include clauses to the following effect in the purchase contract in the case of a private sale by execution or forced private sale or in the auction conditions in the case of a public sale by execution:

"For the calculation of transfer tax an appeal will be made for reduction of the base value, since the seller or their predecessor(s) acquired the property sold within six months prior to delivery to the buyer. The buyer will pay the seller the difference between the amount of transfer tax that would have been due without this aforementioned reduction and the amount of transfer tax actually due."

ARTICLE B18 Contact by the Fund

The Fund may contact the lender and the borrower if the Fund considers this to be useful, desirable or necessary in connection with its suretyship.

PART 4: MANAGEMENT CRITERIA

ARTICLE C1 **Application of the management criteria**

In situations of a threat of sale at a loss, the management criteria in this part of the General Conditions for Suretyship will apply for the assessment of whether the permitted financing cost is sufficient to pay the financing cost. The Norms 2023-1 will not apply unless referred to in this part of the General Conditions for Suretyship.

ARTICLE C2 **Assessment**

1. An assessment will be made as to whether the permitted financing cost is sufficient to pay the financing cost.
2. The permitted financing cost and the financing cost will be determined on a monthly basis as stated in the following Articles.

ARTICLE C3 **Permitted financing cost**

1. The permitted financing cost will be established on the basis of the qualifying income and the Management financing cost percentage relating to the qualifying income. Norm 7.2 and/or Norm 7.7 will apply.
2. The qualifying income will be established according to Norm 6 taking account of Article C4.
3. In management situations, the lender must apply the financing cost percentage from the Financing Cost Tables Management Criteria for the situation in question. In case of termination of relationship, the lender must follow the situation as applies after the termination of the relationship.
4. If the situation involves multiple borrowers with incomes, account will be taken of the collective income and the financing cost percentage from the Financing Cost Tables Management Criteria corresponding to the total collective qualifying income before reduction of any partner support due.
5. In a situation involving a household with 2 children with a (collective) qualifying income of up to €25,000 or household with 3 or more children with a (collective) qualifying income of up to €30,000, it will be necessary to check whether there is sufficient financial room for the basic expenses of the family, since these income groups are particularly financially vulnerable.
6. If the mortgage interest relief (see Definitions) on a loan portion expires within 3 years, the financing cost of the relevant loan portion must be established on the basis of Norm 7.7 from the moment that the mortgage interest relief ends.

ARTICLE C4 **Qualifying income**

1. The qualifying income must be established according to Norm 6, taking account of the provisions of this Article and Article C2.
2. If the situation involves an income from an employment contract, this income will be used as qualifying income unless:
 - the employer has stated that the employment will not be extended, or
 - the average remaining term of the employment contract is less than 2 months.This applies to all employment contracts.
3. If the income cannot be established according to paragraph 2, the income may be established as if this is income from a flexible and/or other employment relationship and the qualifying income will be the average annual income in the last 3 calendar years on the basis of the annual salary statements for income tax purposes and the annual statements of any benefit instead of salary, unless the income from the last year is higher than the average income. In this case the qualifying income will be the income from the last year.
4. If the situation involves a statement of employment prospects, contrary to that stated in paragraph 3 the income according to Norm 6.3.5 will be used.
5. If the situation involves an employment contract for an indefinite period or a fixed term (with or without a declaration according to Norm 6.1.4), the income may, instead of on the basis of an employer's declaration (Norm 6.1), be determined on the basis of the method of determining income from salaried employment (*'Inkomensbepaling Loondienst'*) (Norm 6.2), in so far as the lender deems this responsible and provided there is no recent or anticipated fall

in income. If the situation involves a recent or anticipated rise in income, the income may also be determined on the basis of the method of determining income from salaried employment, provided this leads to the continued occupancy of the dwelling.

6. If the situation involves income from an independent profession or business, the qualifying income must be established by means of an annual report of a self-employed person (*Inkomensverklaring Ondernemer*) according to Norm 6.4.1.
7. If the situation involves income from a (social) benefit that is not permanent in nature, this income will be used as the qualifying income, as long as the amount of the benefit is certain for at least 3 years.
8. If the situation involves income received from partner support in favour of the applicant, this income will be used as qualifying income as long as the applicant is entitled to this support for at least 3 years. This is subject to the condition that the receipt of support is agreed in writing.
9. In the establishment of the qualifying income, income from an approaching pension will be left out of consideration, unless the borrower will reach the age of pension entitlement within 3 years. In this case, the calculation of the qualifying income will take account of the expected reduction in income as a result of retirement and/or AOW pension on the attainment of the age of AOW entitlement with the associated financing cost percentage.

ARTICLE C5 Other financial obligations

The monthly expense from other financial obligations is deducted from the permitted financing cost. A monthly expense is defined as the actual payment obligation on a monthly basis under the agreement in question. If the situation involves business financial obligations these must be left out of consideration to the extent that the business nature of the obligation is demonstrated on the basis of the annual reports or the naming of the obligation(s) in question.

ARTICLE C6 Financing cost

1. The determination of the financing cost must take account of the monthly expense as determined in the manner set out in the following Articles.
2. The determination of the monthly expense as a result of the loan must be based on the lowest possible monthly expense on the basis of applicable legislation and regulation. Norms 5.1.4 and 5.1.5 apply here and if this is necessary for the reduction of the monthly expense, any assets (see Article C8) or the value of the accrual product must be deducted from the principal.
3. If the situation involves subsidy contributions, the amount of the contribution will be deducted from the monthly expense according to this Article.

ARTICLE C7 Notional interest rate

1. The notional interest rate for the determination of the monthly expense(s) under the loan will be the applicable mortgage interest rate, as long as the remaining fixed interest term is at least 3 years. If the remaining fixed interest term is less than 3 years, the interest rate used by the lender for NHG loans with a 3-year fixed interest term should be used, unless the applicable interest rate is higher. If the lender does not use a 3-year fixed interest rate for NHG loans, the lender's interest rate for the first subsequent fixed interest term for NHG loans should be used, unless the applicable interest rate is higher.
2. If the loan principal is divided into multiple loan portions, the notional interest rate of each loan portion must be used on the basis of paragraph 1.
3. If the borrower receives a staff discount on the mortgage interest rate because the lender is also the employer, this interest rate discount must be taken into account.

ARTICLE C8 Assets

1. Assets are defined as the sum of:
 - a. savings;
 - b. investments;
 - c. immovable property (other than the principal residence).

2. In the determination of capital according to paragraph 1, 1.7% of the last known value for the purposes of the Valuation of Immovable Property Act (the WOZ value) of the principal residence will be left out of consideration, plus an amount of €3,550 per borrower.

ARTICLE C9 Ground rent

1. The determination of the financing cost must take account of the ground rent on a monthly basis.
2. In situations involving indexation or an increase of the ground rent within 3 years, the higher ground rent must be taken into account.

ARTICLE C10 BKR check

The lender is obliged according to Norm 1.12 to request a statement of the registered loans from the Credit Registration Agency (Stichting Bureau Krediet Registratie, or 'BKR') in Tiel. Any 2-code(s) that have according to the statements of the BKR been repaired or repaid should be left out of consideration.

PART 5: FINAL PROVISIONS

ARTICLE D1 Notification of norms, general conditions for suretyship and general conditions for the exchange of information

1. The Fund will notify the lenders with which it has concluded a standard contract of suretyship of the following:
 - a. the Norms and changes thereto;
 - b. the General Conditions for Suretyship and changes thereto;
 - c. the Intensive Management Conduct Guideline and changes thereto;
 - d. the forms to be used by the lender;
 - e. the General Conditions for the exchange and alteration of information.
2. The Fund is entitled to unilaterally amend the Norms, the General Conditions for Suretyship the Intensive Management Conduct Guideline, forms and/or the General Conditions for the exchange of information and the lender will be bound by such changes, although amendments introduced with retroactive effect and/or relating to loans for which the offer or binding offer was made prior to the inception date stated in Article D2 will be limited to the of Part 4 (*Management criteria*) of the General Conditions for Suretyship.
3. Amendments to the Norms, General Conditions for Suretyship, the Intensive Management Conduct Guideline, the Remaining Claims Guideline and the forms will not take effect until a date that falls at least two months after i) the date of communication of the amendment to the lenders, which may also be effected by e-mail, or ii) the date of the general announcement by the Fund on its website stating the new Norms, General Conditions for Suretyship, Intensive Management Conduct Guideline and/or Remaining Claims Guideline.
4. Changes or additions to the General Conditions for the exchange of information will take effect on the date stated in the relevant announcement.

ARTICLE D2 Date of effectiveness/application

1. These General Conditions for Suretyship 2023-1 take effect on 1 January 2023. The General Conditions for Suretyship 2023-1 take effect as of the stated date and replace the General Conditions for Suretyship 2022-1. The General Conditions for Suretyship 2023-1 apply to loans, including loans for which suretyships have been granted subject to one or more suspensory conditions, to loans for which a binding offer has been made, on or after 1 January 2023. This does not apply to Part 4 (*Management criteria*). Part 4 applies with effect from 1 January 2023 with retroactive effect and is considered to form part of the agreement between the lender and the Fund and applies to all loans provided prior to 1 January 2023 and to loans for which the binding offer has been made prior to 1 January 2023.
2. Without prejudice to paragraph 1 and Article B1 paragraph 2, lenders may exercise the right, for all loans, to payment of an expected loss and with it make use of the General Conditions of Suretyship which pertain to or are related to the payment of an expected loss, and these are deemed to form part of the agreement between the lender and the Fund. In this way lenders can also make use of the General Conditions for Suretyship that provide for or relate to the payment of an expected loss for all loans provided before 1 January 2023 and those for which the binding offer was made before 1 January 2023.

1. GENERAL

1.1 Norms

- 1.1.1 The same definitions are used in these Norms as in the General Conditions for Suretyship that have entered into force at the same time as these Norms. See Definitions.
Reference is made in these Norms to articles. Unless explicitly stated otherwise, these are articles in the General Conditions for Suretyship. The General Conditions for Suretyship are referred to hereinafter as the 'General Conditions'.
- 1.1.2 The lender may only provide a loan with a National Mortgage Guarantee if:
- a. the date of the binding offer for the loan is on or after 1 January 2023; and
 - b. the Norms are met on the date of the binding offer;
- 1.1.3 To lenders with which the Fund has concluded a standard contract of suretyship, the Fund grants:
- a. authorisation on the basis of the Norms to take decisions on behalf of the Fund regarding applications for a National Mortgage Guarantee;
 - b. authorisation to collect payments due to the Fund by borrowers (suretyship fees) on behalf of the Fund.
The bodies of the above-mentioned lenders authorised to take decisions are authorised to grant sub-authorisations with respect to the authorisations granted under a. and b. respectively.
- 1.1.4 The lender establishes the correctness of the information and documentation required for obtaining a National Mortgage Guarantee. After it is established that the documents are correct, the lender is permitted to archive the data in digital form.
- 1.1.5 Where signature(s) are required by the borrower(s), digital signatures are permitted.
- 1.1.6 The lender is responsible for checking that the Norms are met on the date of the binding offer.
- 1.1.7 When issuing a National Mortgage Guarantee, the full text of Article A3 paragraphs 1 and 2 must be stated in the binding offer.
- 1.1.8 When issuing a National Mortgage Guarantee subject to suspensory conditions, the applicable suspensory condition(s) must be stated in the binding offer.
- 1.1.9 When issuing a National Mortgage Guarantee, the lender will refer the borrower to the information provided by the Fund to the lender in its privacy statement, published at www.nhg.nl/privacy.

1.2 Hardship clause

- 1.2.1 In very exceptional cases NHG may permit deviation from the Norms if the consequences of enforcement would in the opinion of NHG be disproportionate to the purpose to be served.
- 1.2.2 An appeal to the hardship clause may be made to NHG by the adviser or lender for the benefit of the applicant(s), using the form 'Hardship Clause Application' ('*Aanvragen hardheidsclausule*') at www.nhg.nl.

1.3 Debtorship

- 1.3.1 Every applicant whose income is needed in order to obtain a National Mortgage Guarantee must also be a joint and several debtor under the loan as well as the owner/resident of the dwelling.

- 1.3.2 Anyone who is or will be a co-owner or owner of the dwelling must also be a joint and several debtor and resident.
- 1.3.3 If a person who is not or will not be an owner of the dwelling and is or will be a resident and a full or partial debtor for the loan will not be taken account of in the assessment for the National Mortgage Guarantee, with the exception of Norms 1.12 and 1.13.
- 1.3.4 A construction in which a third party who is not an owner/resident wishes to guarantee the loan or a portion thereof is not permitted.

1.4 Proof of identity

- 1.4.1 Every applicant must submit a valid proof of identity showing their nationality. It is also permitted to submit the information concerned via source data (see Appendix 4).
- 1.4.2 An applicant whose income is necessary in order to obtain a National Mortgage Guarantee must have:
- a. Dutch nationality; or
 - b. the nationality of another member state of the European Union or of Switzerland, Iceland, Norway or Liechtenstein; or
 - c. another nationality than that stated in Norm 1.4.2 a. or b. and with an aliens' document issued by the Immigration and Naturalisation Service or a sticker attached to the passport confirming that:
 - residence in the Netherlands is permitted without time limit, or
 - a EU residence permit for long-term residency has been granted, or
 - a document "Permanent residence citizens of the Union", or
 - a residence permit for the Netherlands for a purpose that is not temporary as defined in Section 3.5 of the Aliens Decree ('*Vreemdelingenbesluit*').
- 1.4.3 If the situation involves multiple applicants and one of the applicants does not meet Norm 1.4.2, this co-applicant who does not meet the Norm can satisfy the requirement with an aliens' document issued by the Immigration and Naturalisation Service or a sticker attached to the passport confirming that a residence permit in the Netherlands has been issued for a defined term period if:
- a. the other applicant meets all the Norms for the National Mortgage Guarantee and
 - b. the income of the co-applicant who does not meet the Norm is not required in order to obtain a National Mortgage Guarantee.

1.5 Suretyship fee

- 1.5.1 The suretyship fee paid by the borrower is 0.6% of the loan.
- 1.5.2 If the dwelling is subject to a ground lease or discount arrangement entailing a capital risk for the borrower, the suretyship fee to be paid must be calculated on the loan plus the value of the bare ownership or the discount portion. This norm does not apply if it involves a traditional ground lease arrangement.
- 1.5.3 In the event of full or partial lapsing of the suretyship, there will be no corresponding restitution of the suretyship fee paid.
- 1.5.4 If the situation involves an accrued value as referred to in Norm 7.4 with respect to a linked accrual product that takes place at the time of conclusion of the loan, the suretyship fee will be calculated on the loan after deduction of this accrued value.

1.6 Average purchase price and cost limits

- 1.6.1 The average purchase price and cost limits have been established as follows:
- a. The average purchase price for dwellings is €405,000;
 - b. The cost limit for existing dwellings without energy-saving facilities is €405,000;
 - c. The cost limit for existing dwellings with energy-saving facilities is €429,300.
 - d. The cost limit for new-build dwellings is €405,000.

e. The cost limit for new-build dwellings with additional energy-saving facilities is €429,300.

1.6.2 The cost limit for mobile homes and mobile home pitches has been established as follows:

- a. The cost limit for mobile homes without energy-saving facilities is €151,000;
- b. The cost limit for mobile homes with energy-saving facilities is €160,060;
- c. The cost limit for mobile home pitches is €54,000.

1.7 Valuation report

1.7.1 The market value unencumbered by tenancy and use of an existing dwelling must be established by a valuation report issued through the intermediation of a certified validation institution. The certification of the validation institution must be registered with the Register of Immovable Property Valuers ('*Stichting Nederlands Register Vastgoed Taxateurs*') in the Netherlands.

1.7.2 It is also permitted to use a desktop valuation (see Definitions) of providers listed on the NHG website (www.nhg.nl) to determine the market value.

1.7.3 A desktop valuation cannot be used:

- a. to establish the market value following alterations as listed below;
 - i. quality improvement
 - ii. energy-saving facilities
 - iii. buying off the ground lease
 - iv. acquisition of full ownership
- b. in all cases of a sale at a loss, or risk of a loss, where the proceeds of the dwelling are insufficient to pay the claims by reason of the loan.
- c. to finance collateral from an auction according to Norm 2.2.3.

1.7.4 The valuation report may not precede the date of the binding offer for the loan by more than six months, calculated from the value reference date.

1.7.5 The party issuing the valuation report may not have, or have had, any direct or indirect involvement in the purchase, sale, brokerage, structural survey or financing with the borrower/buyer, the seller, the real estate agent or the lender.

1.7.6 The lender must establish that the data relevant to the loan are correct on the basis of the content of the valuation report and its appendices.

1.7.7 The lender must include the following in the mortgage file:

- b. a copy of the valuation report including appendices; or
- c. if the valuation report is provided in digital form, the document showing the unique code that applies; or
- d. the relevant source data (see Appendix 4).

1.7.8 A National Mortgage Guarantee is not possible if the valuation report shows that a demolition or preserve assessment applies.

1.8 Structural report

1.8.1 A structural report must be prepared in case of purchase of an existing dwelling if the valuation report shows that:

- a. the total of the average costs of effecting overdue maintenance that is immediately necessary are estimated is more than 10% of the market value unencumbered by tenancy and use; or
- b. a further structural survey is recommended; or
- c. the structural condition of the entire dwelling is poor.

1.8.2 The date of the structural report may not precede the date of the binding offer for the loan by more than 12 months.

- 1.8.3 The costs of immediately necessary repairs must be calculated on the basis that they will be carried out by third parties, also if the works are to be carried out under own management.
- 1.8.4 The structural report must be prepared by:
- a. the municipality; or
 - b. the Association of (Prospective) Homeowners ('*Vereniging Eigen Huis*'); or
 - c. a construction company that is registered as such at the Chamber of Commerce, such as an architectural agency, a construction consultancy agency, a contractor or a (construction) loss adjustment firm.
- 1.8.5 If the structural report is prepared by a construction company, the structural report must be prepared in accordance with the model structural report for the National Mortgage Guarantee (see Appendix 5).
- 1.8.6 The party issuing the structural report may not have, or have had, any direct or indirect involvement in the purchase, sale, brokerage, valuation or financing with the borrower/buyer, the seller, the real estate agent or the lender.
- 1.8.7 If submission of a structural report or of the relevant source data (see Appendix 4) is required, the costs of immediately necessary repairs of overdue maintenance stated in the report will count as (part of) the costs of quality improvement and the applicant will be obliged to carry out the works or have these works carried out.

1.9 Quality improvement and energy-saving facilities

- 1.9.1 The costs of quality improvement and/or energy-saving facilities must be shown in the valuation report or the structural report. If the value of renovating the dwelling is already sufficient for providing the loan, it will not be necessary to specify these costs in a valuation report or structural report. The costs not specified may then be included in an improvement budget and/or an energy-saving budget (see Definitions).
- 1.9.2 If on the date of the binding offer there is still no clarity on what energy-saving facilities will be installed, the lender is permitted to reserve an energy-saving budget (see Definitions) for this without the improvements being included in the valuation report or desktop valuation.
- 1.9.3 If there are additional energy-saving facilities when financing a new-build dwelling, the additional energy-saving facilities must be apparent from a contract for additional work.
If the dwelling is energy-neutral ('Zero on the Meter'), an additional contract for additional work does not need to be supplied.
- 1.9.4 A deposit obligation applies with respect to quality improvement and energy-saving facilities for the total amount (see Article B4).
- 1.9.5 If the valuation report shows that a notice served by the municipality for repairs of overdue maintenance is in force, the applicant is required to carry out the work or arrange for such work to be carried out.

1.10 Ground lease and discount arrangements

- 1.10.1 In the case of a ground lease or discount arrangement entailing a risk to the borrower, to determine the applicable cost limits the value of the full title to the land must be taken. This means the value of the dwelling if there is no ground lease or discount arrangement. This value will be established in accordance with Norm 1.7. This norm does not apply if a traditional ground lease is involved.
- 1.10.2 If a ground lease or discount arrangement is involved, this must be an arrangement approved by NHG. The ground lease or discount arrangement permitted by NHG are published on the website of NHG (www.nhg.nl). This norm does not apply if a traditional ground lease arrangement is involved.
- 1.10.3 If a traditional ground lease arrangement is involved, the ground lease ('*erfpachtvereenkomst*') must show the remaining term of the ground lease.

- 1.10.4 If a ground lease was concluded prior to 1 January 1992, the remaining term of the ground lease may not be less than half the term of the loan, unless the contract states that the ground lease will be extended without conditions after the remaining term of the lease.

1.11 Suspensory conditions

A National Mortgage Guarantee can only be provided subject to suspensory conditions if one or more of the following situations apply and the Norms are otherwise met. This concerns the following situations:

- a. actual occupancy of the dwelling purchased is not yet possible, for example if a new-build dwelling that has been purchased has not yet been delivered;
- b. a guarantee (a municipal guarantee or a National Mortgage Guarantee) has been provided with respect to the financing of a dwelling already in ownership, or the financing costs of both dwellings collectively do not fall within the Norms;
- c. a surrender or other value of an existing accrual product for repayment of the loan with a National Mortgage Guarantee cannot be pledged to the loan at the term of execution because it is still pledged to another loan;
- d. the applicant(s) is or are involved in divorce proceedings and a ruling has been issued but the divorce has not yet been entered in the public registers;
- e. purchase of a dwelling for a proposed combination with another dwelling and the related conversion into a single dwelling and the combination has not yet been realised.

1.12 BKR check

- 1.12.1 The lender is obliged to request a statement of the registered loans from the Credit Registration Agency (Stichting Bureau Krediet Registratie, or 'BKR') at Tiel for each applicant.
- 1.12.2 If an applicant is or was resident in and/or has the nationality of Belgium, Germany, Austria or Italy, the lender must also request a statement of the registered loans through the intermediation of the BKR in the country in question. For Belgium this is the National Bank of Belgium (NBB check), for Germany the Schufa (Schufa check), for Austria the KSV (KSV check) and for Italy the CRIF (CRIF check).
- 1.12.3 A National Mortgage Guarantee will (with the exception of that stated in Norms 1.12.4, 1.12.5 and 1.12.6) not be issued if:
- a. the employer's declaration or payslip shows that a wage garnishment or wage assignment applies; or
 - b. the BKR statement shows:
 - a code of 1 to 5; or
 - a debt settlement (SR, SK or SH) scheme is still current; or
 - an A registration.
- 1.12.4 A or A1 registrations are not an obstacle to issuing a National Mortgage Guarantee if:
- a. the BKR statement shows a recovery code (H);
 - b. the BKR statement shows the loan in question has been repaid;
 - c. a statement from the lender in question shows that the arrears have been made up or the loan has been repaid.
 - d. Paragraphs b. and c. do not apply if a mortgage loan has been repaid due to a residual debt on this loan.
- 1.12.5 Codes 2 to 4 are not an obstacle to issuing a National Mortgage Guarantee if the code in question will be removed from the BKR due to lapse of time by the inception date of the loan.
- 1.12.6 HY 2, HY 3, HYA, HY A1, HY A2 or HY A3 registrations with a practical final repayment date (*'praktisch laatste aflosdatum'* – PLA) in the BKR are not an obstacle to issuing a National Mortgage Guarantee if the applicant can demonstrate in writing that this registration is the consequence of a final remission of the claim by the Fund (see Definitions) without a lump sum arrangement or payment arrangement.

- 1.12.7 If there is an RN 3-registration, this is not an obstacle to issuing a National Mortgage Guarantee, if the registration complies with the following conditions:
- a. There is a practical final repayment date (PLA) in the BKR and the registration dates of the special code 3 and the PLA are the same; and
 - b. The special code has arisen because a debit entry has been made by the Fund giving final discharge. This must be demonstrated in writing.
- 1.12.8 All terminated and current registrations according to Norm 1.12.3 coming under the process of the Debt Restructuring (Natural Persons) Act (*Wet schuldsanering natuurlijke personen, Wsnp*) are not an obstacle to issuing a National Mortgage Guarantee if this process has been completed with a clean slate and at least 1 year has passed since the date of the judgment in which the clean slate has been pronounced.

1.13 Screening

- 1.13.1 The lender will systematically screen applications for the National Mortgage Guarantee for signals that justify further checks or investigations.
- 1.13.2 The lender will make use of available internal and external information structures and sources to detect, investigate, prove and analyse actual or suspected fraud and crime and their trends. Lenders will do this at both individual and aggregate level and within the frameworks imposed on the lender by legislation and regulations.
- 1.13.3 The lender will not submit an application for a National Mortgage Guarantee if it believes that in view of the findings in the investigation carried out it forms a risk to the security and integrity of the lender and/or NHG.

2. PURCHASE OF DWELLING

2.1 Purchase sum

- 2.1.1 The purchase sum or the purchase and contract sum for the dwelling must be shown in a written purchase agreement or purchase and contract agreement signed by the borrower(s)/buyer(s) and the seller(s). This can be a digital agreement.
- 2.1.2 If the dwelling is purchased at auction, both the buyer and the purchase sum must be shown in the deed of sale (deed of assignment). An '*acte de command*' is not permitted.

2.2 Purchase of existing dwelling

- 2.2.1 The costs of acquisition of ownership consist of:
- a. the lowest of:
 - the purchase sum with costs paid by the buyer (excluding movable property), or
 - 97% of the purchase sum with purchasing costs paid by the seller if the purchase sum is with purchasing costs paid by the seller, or
 - the market value unencumbered by tenancy and use as shown by a valuation report (see Norm 1.7);
 - b. the costs of buying off future ground rent obligations, as long as the buy-off period is equal to the term of the loan;
 - c. the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7 and 1.9);
 - d. a non-recurring payment into a maintenance fund for the (total) future maintenance of the dwelling as shown in the purchase agreement or a separate agreement;
 - e. up to 6% of the sum of items a. to d. for additional costs.
- 2.2.2 The result of Norm 2.2.1 a. may not exceed the average purchase price (see Norm 1.6.1). The sum of Norm 2.2.1 a. to e. may not exceed the applicable cost limit for dwellings (see Norm 1.6.1).
- 2.2.3 If an applicant intends to purchase the dwelling at a regional auction, the lender is permitted to issue a binding offer on the basis of which the civil-law notary may assume that the solvency of the applicant is unconditionally guaranteed at the time of the auction. The binding offer may be issued on condition that:
1. the lender possesses a valuation report (not a desktop valuation) showing the market value unencumbered by tenancy and use (see Norm 1.7) at the time of the binding offer;
 2. it is established that the dwelling is vacant and unencumbered by tenancy and use at the time of the auction;
 3. the applicant is purchasing the dwelling themselves or arranging the purchase on their behalf.

The costs of acquisition of ownership consist of:

- a. the purchase sum according to the deed of sale (deed of assignment);
 - b. the additional costs of the auction according to the applicable auction conditions, on the understanding that the costs of notices served by the municipality are considered as costs for quality improvement;
 - c. the costs for quality improvement and/or energy-saving facilities (see Norms 1.8.7 and 1.9);
 - d. the costs of obtaining finance.
- 2.2.4 The sum of Norm 2.2.3 a. and b. may not exceed the market value unencumbered by tenancy and use. The sum of Norm 2.2.3 a. to d. may not exceed the applicable cost limit for dwellings (see Norm 1.6.1).

2.3 Purchase of new-build dwelling

- 2.3.1 For new-build dwellings, the guarantee certificate must have been issued by an institution that has obtained quality certification from the Home Guarantee Foundation (Stichting GarantieWoning). The certified institutions are listed at: stichtinggarantiewoning.nl.
- 2.3.2 The guarantee and assurance scheme of the institution with the quality certification from Stichting GarantieWoning must be included in the purchase agreement/building contract.

- 2.3.3 If the seller of the new-build dwelling is a housing association (being a permitted institution under the Housing Act ('*Woningwet*')), a completion guarantee from the housing association will suffice instead of the guarantee certificate, as long as the completion guarantee is laid down in the purchase/contract agreement.
- 2.3.4 The costs of acquisition of ownership is equal to the value of the dwelling (see Definitions).
- 2.3.5 The costs of acquisition of ownership may not exceed the applicable cost limit for dwellings (see Norm 1.6.1).
- 2.3.6 If the land is already owned and the purchase sum for the land is therefore not part of the purchase/contract sum, the sum of Norm 2.3.4 must be increased by the cost of the land at the term according to the notarial deed of transfer of title. The cost of the land already acquired will only count towards calculating the costs of acquisition in ownership and may therefore not be financed in the new loan.
- 2.3.7 A deposit obligation applies for all costs included in the finance (see Article B4). If own funds are to be included, these should be used first for the payment of the initial instalments.
- 2.3.8 The obligations under Norm 2.3.1 to 2.3.3 do not apply for a new-build dwelling constructed under own management or self-built.

2.4 Purchase of mobile home

- 2.4.1 The costs of acquisition of ownership of a mobile home consist of:
- a. the amount, whichever is lower, of
 - the purchase sum (excluding movable property) or
 - the contract sum, or
 - the market value unencumbered by tenancy and use as shown in a valuation report before carrying out any renovation work;
 - b. the costs for additional work or quality improvement (see Norm 1.9);
 - c. the costs of energy-saving facilities (see Norm 1.9);
 - d. a maximum of 6% on the sum of a. to c. for additional costs.
- 2.4.2 The sum of Norm 2.4.1 a. and b. will not exceed the market value unencumbered by tenancy and use following completion of the renovation work(s), as shown in a valuation report as referred to in Norm 1.7.
- 2.4.3 The sum of Norm 2.4.1 a., b. and c. will be a maximum of 106% of the market value unencumbered by tenancy and use following completion of the renovation work(s), as shown in a valuation report as referred to in Norm 1.7.
- 2.4.4 The sum of Norm 2.4.1 a. to d. may not exceed the cost limit for mobile homes (see Norm 1.6.2).

2.5 Purchase of mobile home pitch

- 2.5.1 The costs of acquisition of ownership of a mobile home pitch consist of:
- a. the amount, whichever is the lower, of
 - the purchase sum (excluding movable property), or
 - the market value unencumbered by tenancy and use as shown in a valuation report;
 - b. a maximum of 6% on a. for additional costs.
- 2.5.2 Norm 2.5.1 a. will not exceed the market value unencumbered by tenancy and use as shown in a valuation report as referred to in Norm 1.7.
- 2.5.3 The sum of Norm 2.5.1 a. and b. may not exceed the cost limit for mobile home pitches (see Norm 1.6.3).

3. EXISTING OWNER-OCCUPIER

3.1 Straight refinance from NHG to NHG

- 3.1.1 If a borrower remains living in the same dwelling and applies for a new loan to repay the existing loan with NHG, the lender may ignore the Norms, with the exception of Norms 1.4, 3.1, 5.1.3, 5.1.4 and 5.2, but only if the term of the existing portion(s) of the loan is not extended and the principal of the new loan is not higher than the sum of:
- a. the amount of the existing loan with NHG;
 - b. the costs relating to taking out the new loan; and
 - c. the costs relating to repayment of the existing loan.
- 3.1.2 In the case of a new loan according to norm 3.1.1, at the moment of the assessment there must be no current payment arrears on the mortgage and/or other financial obligations. In order to assess this, the lender is required, according to Norm 1.12, to carry out a BKR check. A possible code 2 which according to the BKR has been remedied or repaid may be ignored. In addition, a screening must be carried out according to Norm 1.13.
- 3.1.3 If the exact costs stated in Norm 3.1.1 b. and c. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.
- 3.1.4 If an accrual product is involved (see Definitions), the accrued value must be repaid on the old loan or incorporated in the new loan. If the accrued value is used as repayment of the principal no later than the new loan being taken out, the lower principal may be taken.
- 3.1.5 The suretyship fee will be calculated on the difference between the amount of the total principal of the new loan and the residual debt of the existing loan with NHG (see Definitions). If there is an accrued value (Norm 7.4) in a linked accrual product (see Definitions) when taking out the loan, no suretyship fee will be paid on the accrued value.
- 3.1.6 If the new loan is provided by a different lender, the new lender will receive a new suretyship.
- 3.1.7 If the new loan is provided by the same lender:
- a. the existing suretyship will remain in effect for the residual debt of the existing loan with NHG; and
 - b. a new suretyship will be obtained on the total principal of the new loan, less the residual debt of the existing loan with NHG.
- 3.1.8. If a payment of expected loss is made by the Fund and the loan is refinanced, the (original) lender will repay the Fund the payment of expected loss within one month of repayment.

3.2 Refinancing - general

- 3.2.1 In the situation where the applicant remains living in the same dwelling and applies for a new loan with NHG for repayment of an existing mortgage with or without NHG or a tax-deductible loan, this will be possible if on the date of the binding offer the Norms are complied with and the new loan is used for:
- a. quality improvement and/or energy-saving facilities;
 - b. termination of a relationship or inheritance:
 - if the notarial deed of transfer to effect the distribution has already been entered in the public registers, a loan with NHG in connection with a termination of relationship or inheritance is not possible;
 - c. buying off the ground lease or acquiring full title to the land;
 - when buying off the ground rent obligations, the right of leasehold following the buy-off may not end during the term of the loan due to:
 - i. the passage of time; or
 - ii. termination without appropriate compensation for the value of the building.
 - d. full repayment of the discount portion; and/or
 - e. improving the individual customer's situation, in the following three situations:

- the borrower already has a loan with NHG;
- a substantial conversion of an interest-only portion of the loan into an annuity or linear repayment scheme; or
- switching is necessary in the opinion of the lender, in view of the specific customer situation in relation to retaining the dwelling and the safety net provided by NHG.

If a new loan is taken out, partly to repay a loan with NHG in combination with repayment of a mortgage or tax-deductible loan without suretyship, the new loan may concern both loans to be repaid.

- 3.2.2 The principal of the new loan may only involve the following costs and/or amounts:
- a. the amount of the existing mortgage loan and/or tax-deductible loan(s) to be repaid;
 - b. the costs relating to repayment of the existing loan(s)
 - c. the costs relating to taking out the new loan;
 - d. the costs of the valuation report and/or structural report;
 - e. the costs of quality improvements and/or energy-saving facilities;
 - f. the amount that the applicant must reimburse the departing partner or other beneficiaries for the dwelling according to the notarial deed of transfer in order to carry out the distribution;
 - g. the total costs of:
 - buying off the future ground rent obligations, provided that the buy-off period is at least equal to the term of the loan; or
 - acquiring full title to the land;
 - h. full repayment of the discount portion.
- 3.2.3 If the exact costs as referred to in Norm 3.2.2 b. to d. are not yet known on the date of the binding offer, these may be determined on the basis of a reasonable estimate.
- 3.2.4 If an accrual product (see Definitions) and an existing loan with NHG are involved, the accrued value must be used to repay the old loan or incorporated in the new loan. If the accrued value is repaid on the principal no later than the new loan being taken out, the lower principal may be taken.
- 3.2.5 The suretyship fee will be calculated on the difference between the amount of the total principal of the new loan and the residual debt of the existing loan with NHG (see Definitions). No suretyship provision will be charged on the above difference if the date of the binding offer of the existing loan is 1-1-2023 or later and there is a ground lease or discount arrangement entailing a capital risk to the borrower.
If there is no existing suretyship, the suretyship fee will be calculated on the entire loan. If there is an accrued value (Norm 7.4) in a linked accrual product (see Definitions) when taking out the loan, no suretyship fee will be paid on the accrued value.
- 3.2.6 The total principal of the loan may not exceed the applicable cost limit (see Norm 1.6). The total costs of Norm 3.2.2 a. and e. to h. may also not exceed the applicable cost limit (see Norm 1.6).
- 3.2.7 If the loan is an existing one without NHG, the market value unencumbered by tenancy and use according to a valuation report or desktop valuation (see Norm 1.7) may not exceed the average purchase price (see Norm 1.6).
- 3.2.8 If the loan is an existing one without NHG and the following apply:
- a. quality improvement;
 - b. energy-saving facilities;
 - c. full repayment of the discount portion;
 - d. buying off the ground lease; and/or
 - e. acquiring full title to the land;
- the market value unencumbered by tenancy and use following completion thereof may not exceed the applicable cost limit.

When only a value for such change(s) is known, this market value unencumbered by tenancy and use plus the costs of such change(s) may not exceed the applicable cost limit (see Norm 1.6).

- 3.2.9 Upon application of the cost limit for dwellings with energy-saving facilities (see Norm 1.6), the relaxation of the cost limit may only be used to finance energy-saving facilities (see Norm 1.9).
- 3.2.10 If the new loan is issued by another lender, the new lender will receive a new suretyship.
- 3.2.11 If the new loan is issued by the existing lender:
- a. the existing suretyship will remain in effect for the residual debt of the existing loan with NHG; and
 - b. a new suretyship will be obtained on the total principal of the new loan, less the residual debt of the existing loan with NHG.
- 3.2.12 If the Fund has made a payment for expected loss and the loan is refinanced, the (original) lender will repay the Fund the payment for expected loss within one month of its repayment.

3.3 Additional loan

- 3.3.1 An additional loan with NHG may be granted on an existing loan with or without NHG. This additional loan is only possible if on the date of the binding offer the applicable Conditions and Norms are complied with, on condition that:
- a. it is taken out with the lender of the existing loan;
 - b. as security for the claim(s) that has/have arisen from the additional loan, a first or second mortgage and/or a first or second right of pledge is or has been established on the dwelling according to Article A2;
 - c. if the leaseholder has acquired full title to the land, the rights referred to in Article A2 must also be established on the land;
- 3.3.2 The additional loan must be used for:
- a. quality improvement and/or energy-saving facilities;
 - b. termination of a relationship or inheritance:
 - If the notarial deed of transfer to effect the distribution has already been entered in the public registers, an additional loan with NHG in connection with a termination of relationship or inheritance is not possible;
 - c. buying off the ground lease or acquiring full title to the land;
 - when buying off the ground rent obligations, the right of leasehold following the buy-off may not end during the term of the loan due to:
 - i. the passage of time; or
 - ii. termination without appropriate compensation for the value of the building.
 - d. full repayment of the discount portion; and/or
 - e. the costs of amending the loan conditions of a loan with NHG (according to Article B2); and/or
 - f. repaying an existing SVn starter loan.
- 3.3.3 The principal of the new loan may only involve the following costs and/or amounts:
- a. the costs relating to acquiring the dwelling and/or taking out the additional loan;
 - b. the costs of the valuation report and/or structural report;
 - c. the costs of quality improvements and/or energy-saving facilities;
 - d. the amount that the applicant must reimburse the departing partner or other beneficiaries for the dwelling according to the notarial deed of transfer in order to carry out the distribution;
 - e. the total costs of:

- buying off the future ground rent obligations, provided that the buy-off period is at least equal to the term of the loan; or
 - acquiring full title to the land;
- f. the full repayment of the discount portion;
- g. the costs of amending the loan conditions of a loan with NHG; and/or
- h. the amount of the existing SVn Starter Loan not yet repaid, including the portion of the loan that is designated for repayment.

If the exact costs as referred to in Norm 3.3.3 a., b. and g. are not yet known on the date of the binding offer, these may be determined on the basis of a reasonable estimate.

- 3.3.4 The suretyship fee will be calculated on the difference between the amount of the total principal of the new loan and the residual debt of the existing loan with NHG (see Definitions). No suretyship provision will be charged on the above difference if the date of the binding offer of the existing loan is 1-1-2023 or later and there is a ground lease or discount arrangement entailing a capital risk to the borrower.
If there is no existing suretyship, the suretyship fee will be calculated on the entire loan. If a repayment is made on an existing SVN starter loan according to Norm 3.3.3. h., no suretyship fee is payable on the additional loan for this portion of the loan.
- 3.3.5 If it concerns an existing loan without NHG or a combination with NHG, the market value unencumbered by tenancy and use according to a valuation report or desktop valuation (see Norm 1.7) may not exceed the average purchase price (see Norm 1.6).
- 3.3.6 If the loan is an existing one without NHG or a combination with NHG and the following apply:
- a. quality improvement;
 - b. energy-saving facilities;
 - c. buying off the ground lease;
 - d. full repayment of the discount portion; and/or
 - e. acquiring full title to the land;
- the market value unencumbered by tenancy and use following completion thereof may not exceed the applicable cost limit.
When only a value for such change(s) is known, this market value unencumbered by tenancy and use plus the costs of such change(s) may not exceed the applicable cost limit (see Norm 1.6).
- 3.3.7 Upon application of the cost limit for dwellings with energy-saving facilities (see Norm 1.6), the relaxation of the cost limit may only be used to finance energy-saving facilities (see Norm 1.9).
- 3.3.8 The total principal of the loan may not exceed the applicable cost limit (see Norm 1.6). The total costs of the sum of Norm 3.3.3 c. to f. and h. and the existing loan may not exceed the applicable cost limit (see Norm 1.6).
- 3.3.9 Only if release from joint and several liability according to Article B1 is implemented and an additional loan is taken out at the same time for the costs referred to under Norm 3.3.3 a., b. and d., will it be permitted to assess the entire loan according to Part 4: Management Criteria, provided that:
- a. financing on the basis of Norm 7.1.4 is not possible; and
 - b. this deviation is justified in the specific situation, in the opinion of the lender.
- 3.3.10 If the additional loan involves only the costs under Norm 3.3.3. a., b. and h. due to repayment of the existing SVn Starter Loan, the new loan may be assessed according to Norm 3.1.1.

4. RESIDUAL DEBT FINANCE

4.1 Definition of residual debt

4.1.1 Residual debt is debt that:

- a. arises from one or more loan(s) for which the Fund has stood surety, and
- b. is the result of the sale of a dwelling by applicant(s), whereby the proceeds were not sufficient to meet the claim(s) arising from the loan under paragraph a., and
- c. is not or not fully charged to the Fund.

4.2 Size of residual debt finance

4.2.1 The financing of residual debt may not exceed the sum of:

- a. the not yet repaid principal of the loan, on condition that any associated accrual product is pledged as security for the new loan for the purchase of the subsequent dwelling. If this pledge will not be provided, the surrender value(s) of this security will be deducted from the residual debt;
- b. the amounts according to Article B12A, paragraph b. to o.;
- c. 2% of the sum of a. and b. for additional costs.

4.3 Application of residual debt finance

4.3.1 Financing of residual debt is only possible if:

- a. the residual debt concerns the dwelling that used to be the property of the borrower(s); and
- b. the lender has not submitted a loss declaration for the residual debt; and
- c. the residual debt and the purchase of the subsequent dwelling can be included in a single loan; and
- d. the date of the binding offer for the loan for the dwelling to be purchased is before or at most one year after the existence of the residual debt (date of transfer of the dwelling).

4.4 Scope of suretyship

4.4.1 The suretyship for the loan for the purchase of the dwelling together with the residual debt finance does not exceed:

- a. the applicable cost limit for dwellings (see Norm 1.6.1). If the situation involves a mobile home, the cost limit for mobile homes will apply (see Norm 1.6.2).
- b. if as a result of the residual debt finance the cost limit stated in paragraph a. is exceeded, the lender must include the expenses arising from the portion of the loan that exceeds the cost limit in the assessment as an other financial obligation (see Norm 7.3.1, paragraph d.) and the suretyship on the excess portion will not apply.

4.5 Financing cost

4.5.1 The financing cost of the residual debt finance and the financing cost of the loan for the purchase of the dwelling must be established separately. The total financing cost may not exceed the maximum permitted financing cost (see Norm 7.1). If the residual debt arose in 2017 (date of sale of the dwelling), the financing cost will be determined according to Norm 7.1.2. If the residual debt arose in or after 2018 (date of sale of the dwelling) the financing cost will be determined according to Norm 7.7.

4.6 Repayment type

4.6.1 The portion of the loan that relates to the residual debt must at least be repaid on an annuity basis and in full, whereby the lender must assume the shortest possible term that is appropriate within the maximum permitted financing cost of the borrower(s) and whereby the term of the residual debt finance must not be longer than the term of the lengthiest portion of the loan for the purchase of the subsequent dwelling.

4.7 Notification of residual debt finance

4.7.1 In case of a residual debt according to Norm 4.1, the lender must:

- a. notify the Fund of the residual debt in writing within one month after receipt of the proceeds of the sale of the dwelling stating the guarantee number, the date of the sale of the dwelling, the sale price of the dwelling and the amount of the residual debt;
- b. calculate the total loan for the sale of the subsequent dwelling and the residual debt, to provide the loan and notify the Fund according to Article A4 within one year from the date of the existence of the residual debt;
- c. if the financing of the residual debt is not achieved within the allotted term (see Norm 4.3.1, paragraph d.), the lender must still submit a loss declaration according to Article B12.

5.

LOAN

5.1 Loan types

- 5.1.1 On purchase of the dwelling, the loan may not exceed the costs of acquisition of title. If there is also finance of residual debt, the loan for the costs of acquisition of title may be increased by the amount of the residual debt finance according to Norm 4.2.
- 5.1.2 The loan excluding residual debt finance may not exceed 100% of the value of the dwelling. This will be otherwise in the following three situations:
- If energy-saving facilities are available, the loan excluding residual debt finance may not exceed 106% of the value of the dwelling after renovation;
 - If an energy-saving budget (see Definitions) is available, the loan excluding the residual debt finance may not exceed 106% of the value of the dwelling prior to installing the energy-saving facilities;
 - If a desktop valuation is made, the loan may not exceed 90% of the value of the dwelling.
- The extra borrowing ability associated with energy-saving facilities or an energy-saving budget (see Definitions) may be used only for energy-saving facilities.
- 5.1.3 A loan (excluding the residual debt finance) must be repaid in full through an annuity-based or linear repayment schedule with a maximum term of 30 years.
- 5.1.4 In situations involving existing home ownership debt on 31 December 2012 (see Definitions), it is permitted to:
- provide the loan (excluding the residual debt finance):
 - on an interest-only basis, on the understanding that the interest-only portion does not exceed 50% of the value of the dwelling;
 - repay at maturity with the accrued capital in the accrual product. The gross return (the return before deduction of all costs) that may be used in the forecast of the final capital may not exceed 8%.
The sum of a. and b. may not exceed the existing home ownership debt.
 - The portion of the loan that exceeds the existing home ownership debt must be repaid according to Norm 5.1.3. A non-tax-deductible interest-only loan portion is not permitted.
- If the dwelling is subject to a ground lease or discount arrangement entailing a capital risk for the borrower, an interest-only loan portion is not permitted unless it involves a traditional ground lease arrangement.
- 5.1.5 When on the date of a binding offer there is an existing home acquisition debt (see Definitions) according to Norm 5.1.4, and where during the term of the loan the maximum term of mortgage interest relief has been reached, it is permitted from the moment the maximum term of mortgage interest relief expires to continue that portion of the loan unchanged for the remaining term of the loan.
- 5.1.6 If due to the application of Norm 5.1.2 the loan (excluding the residual debt finance) is less than the costs of acquisition of title (see Norm 2) or less than the costs to which the loan relates (see Norm 3), the lender must demonstrate (for instance by means of a statement of a savings account or investment account or via source data) that the borrower can pay the difference out of their own funds.

5.2 Employee finance

- 5.2.1 In case of loans provided by an employer, the loan may not be callable on termination of the employment.
- 5.2.2 In the event that any interest discount lapses on termination of employment, the interest discount may not be taken into account in the assessment.

5.3 Payment

- 5.3.1 The amount of interest and repayment has to be paid monthly either in advance or in arrears.

5.3.2 There is no objection to payments for a period longer than one month, on condition that these are paid in advance.

5.4 Mandatory additional repayment

5.4.1 In cases where the borrower has to reduce their financing cost by means of additional repayments, the instalments due for repayments must be included in the monthly instalments. This does not apply to additional repayments from subsidy contributions.

5.4.2 In case of residual debt finance and/or a loan portion for which the interest is not tax deductible, the mandatory additional repayments must first be used for additional repayment in sequence of the residual debt finance and the loan portion for which the interest is not tax deductible.

6. INCOME

6.1 Income from an employment contract for an indefinite period or a fixed term on the basis of an employer statement

- 6.1.1 Income from an employment contract for an indefinite period for which the probation period has elapsed may, taking account of Norm 6.7, be used for the entire term of the loan in the assessment.
- 6.1.2 An increase in income in future may be assumed if:
- income is received under an employment contract for an indefinite period for which the probation period has elapsed or under an employment for a fixed term where the trial period has expired and with a declaration according to Norm 6.1.4; and
 - the increase will take place within 6 months of the date of the binding offer for the loan; and
 - a statement by the employer shows that the increase is unconditional.
- 6.1.3 Income from future employment may be assumed if the employment contract shows that:
- the position is for an indefinite period and no probation period applies; and
 - the employment will commence within 6 months of the date of the binding offer for the loan.
- 6.1.4 Income from an employment contract for a fixed term for which the probation period has elapsed may, taking account of Norm 6.7, be used for the entire term of the loan in the assessment if the following declaration is provided by the employer:
"If performance remains consistent and business conditions remain unchanged, the employment contract for a fixed term will be replaced on termination with an employment contract for an indefinite period."
- 6.1.5 In case of income from an employment contract for a fixed term for which the probation period has elapsed but no declaration is provided according to Norm 6.1.4, the income may be included in the assessment, taking account of Norm 6.7 for the remaining term of the employment contract and counting from the probable inception date of the loan.
- 6.1.6 Income from employment must be demonstrated by means of a statement by the employer which:
- is issued not more than 3 months after the date of the binding offer for the loan in question;
 - is drafted according to the model employer statement (see www.nhg.nl/werkgeversverklaring).
- 6.1.7 The lender must confirm the correctness of the information stated in the employer statement on the basis of a salary statement to be provided by the applicant that is issued not more than 3 months after the date of the binding offer for the loan.

6.2 Income from an employment contract for an indefinite period or a fixed term on the basis of the method of determining income from salaried employment (*Inkomensbepaling Loondienst*)

- 6.2.1 If an employment contract exists for an indefinite period or a fixed term (with or without a statement according to Norm 6.1.4), the income can also be determined in the manner given below (the method of determining income from salaried employment (*methodiek Inkomensbepaling Loondienst*)). The method of determining income from salaried employment can also be used to determine the income of flexworkers (if income is from a flexible and/or other employment relationship). If using the method of determining income from salaried employment, Norms 6.1, 6.3, 6.8.1 and 6.8.2 are not applicable.
- 6.2.2 In order to determine income from an employment contract on the basis of the method of determining income from salaried employment, the UWV insurance statement (in PDF format with stamp) and the employee's pension contribution of the applicant must be entered in the calculation tool for that purpose. This calculation tool is available on www.inkomensbepalingloondienst.nl. The calculation rules underlying the calculation tool are available on: www.nhg.nl.

This income may be used, in so far as the lender deems this to be responsible, as the maximum income for calculating the qualifying income (Norm 6.8.3).

This income can be taken for the full term of the loan in the assessment.

- 6.2.3 The lender must check the following, such as on the basis of a payslip or an employment contract to be submitted by the applicant:
- the amount of the employee's pension contribution; and
 - whether the applicant is still in the employment of the employer.

- 6.2.4 The lender must satisfy itself of the accuracy of the information given in the statement of income from salaried employment, based on the UWV insurance statement to be submitted by the applicant. If the pension contribution has been deducted from the statement of income from salaried employment, a payslip is also required. The UWV insurance statement and the payslip may not be older than 3 months on the date of the binding offer of the loan.

6.3 Income from flexible and/or other type of employment

- 6.3.1 The situation involves a flexible and/or other type of employment if the income is obtained from:
- seasonal work;
 - temporary employment;
 - on-call or substitute work;
 - an employment contract for a fixed term for which no declaration is issued in accordance with Norm 6.1.4;
 - an employment contract for which the probation period has not yet elapsed;
 - a combination of the above.
- 6.3.2 A flexible and/or other type of employment must be demonstrated by means of an employer statement according to Norm 6.1.6.
- 6.3.3 The qualifying income is the average annual income over the past three calendar years, on the basis of annual statements of salary tax and the annual statements of any benefits received instead of salary, up to not more than the annual income in the last calendar year. The income determined on this basis may be used in the assessment for the whole term of the loan.
- 6.3.4 If the annual statement for the preceding calendar year is not available on the date of the binding offer, the calculation of the average annual income may be based on the cumulative salary or the cumulative benefit on the most recent salary or benefit statement for the preceding calendar year.
- 6.3.5 If the situation involves a statement of employment prospects, contrary to that stated in Norm 6.1.6, 6.3.3 and 6.3.4 the income on the employer statement relating to the statement of employment prospects may be included in the assessment for the whole term of the loan. The lender must be affiliated to the Stichting Perspectiefverklaring on the date of the binding offer. The statement of employment prospects and the accompanying employer statement:
- may not be dated more than 6 months before the date of the binding offer; and
 - must be issued by an employment agency that is affiliated to the Stichting Perspectiefverklaring on the date of issuance of the statement of employment prospects.
- The affiliated lenders and employment agencies are listed at: perspectiefverklaring.nl
- 6.3.6 If a healthcare provider receives income from a personal care budget (*persoonsgebonden budget, pgb*), this may be included in the assessment, if:
- the healthcare provider is registered with the Chamber of Commerce and an annual report of a self-employed person (*Inkomensverklaring Ondernemer*) according to Norm 6.4 has been issued;
 - the healthcare provider provides structural care to several care recipients; or
 - the healthcare provider provides structural care to a next-of-kin. This income can be included until this next-of-kin has reached the age of 77 years.

6.4 Income from independent profession or business

6.4.1 The income from an independent profession or business may be included in the assessment, if an annual report of a self-employed person ('*Inkomensverklaring Ondernemer*') has been drawn up on the basis of the assessment frameworks for an annual report for a self-employed person. Such a report:

- a. may not be older than 6 months on the date of the binding offer of the loan; and
- b. must have been issued by a calculation expert who is accepted by the Fund.

The calculation expert accepted by the Fund and the assessment frameworks for an annual report for a self-employed person are published on www.nhg.nl.

6.5 Income from (social) benefit

6.5.1 Income from (social) benefit may be used in the assessment for the entire term of the loan if the term of the benefit is unlimited. The unlimited term of the benefit must be shown by:

- a. an allocation decision; or
- b. a written statement from the institution providing the benefit.

6.5.2 If the situation involves income from a (social) benefit that is not permanent in nature, this income may be included for the period for which the amount of benefit is certain.

6.5.3 From the date on which income will decline, the calculation of the qualifying income may take account of the social minimum (= the current social assistance benefit) if and to the extent that the applicant's household is entitled to this.

6.6 Maintenance allowance

Income received from a maintenance allowance may be included in the qualifying income for the period established, as long as the maintenance allowance is paid to the applicant (and not on behalf of the children) and the maintenance allowance is based on a court judgment or is established in the agreement to terminate a registered partnership or is established in a notarial deed.

6.7 Imminent pension

6.7.1 If the applicant will reach the age of entitlement to state retirement pension ('AOW') within 10 years of the date of the binding offer, the calculation of the qualifying income will take account of the expected decline in income as a result of retirement and/or AOW on attainment of the age of AOW entitlement by the associated financing cost percentage.

6.7.2 The qualifying income that must be taken into account on the age of AOW entitlement must be shown in the most recent statement of attainable pension as provided annually by the paying institution or from a statement from mijnpensioenoverzicht.nl not more than three months old on the date of the binding offer.

6.7.3 A projected pension income may be taken if the pension income takes effect within 6 months of the date of the binding offer of the loan.

6.7.4 Future income from an annuity product may also be counted as pension income if this concerns a policy or bank savings product which includes a fiscal annuity clause and subject to the condition that:

1. Future contributions may only be included to the extent that this concerns regular contributions already due for at least one year prior to the date of the binding offer; and
2. - the final date of the calculated payments is after the maturity date of the loan; or
- the end date of the calculated payments is after the end date of the portion of the loan and after termination of the life insurance and the portion of the loan, the full loan will remain payable.
3. The lender must determine the income from annuity on the basis of the following calculation rules:
 - the forecast return does not exceed 4% or the historical return if this is lower;

- the interest rate does not exceed the Ultimate Forward Rate (UFR) as published by the Dutch Central Bank ('De Nederlandsche Bank').

6.7.5 If the borrower intends to retire early, the expected decline in income will be taken into account in the calculation of the qualifying income.

6.7.6 Pension income can be calculated manually or on the basis of the Pension Calculation Method (*Inkomensbepaling Pensioen*). In order to calculate the pension income on this basis, the pension statement of the applicant can be entered in [mijnpensioenoverzicht](https://mijnpensioenoverzicht.nl) in the calculation tool for that purpose. This calculation tool is available at: inkomensbepalingpensioen.nl.

6.8 Qualifying income

6.8.1 The qualifying income is the sum of:

- a. the gross annual salary;
- b. holiday allowance: the actual amount of holiday allowance or 100% of the value of the holiday vouchers or time savings fund;
- c. pension, AOW or VUT benefit: the total annual benefit from a pension fund or insurance and/or AOW (incl. holiday allowance) and/or VUT benefit (see Norm 6.7);
- d. (social) benefit (see Norm 6.5);
- e. irregular hours allowance, as long as permanent: the amount over the last 12 months;
- f. commission, as long as permanent: the amount over the last 12 months;
- g. overtime, as long as permanent: the amount over the last 12 months;
- h. fixed 13th month;
- i. fixed end-of-year bonus, as long as not dependent on the business result;
- j. other income elements, if these are fixed and permanent;
- k. income from flexible and/or other type of employment (see Norm 6.3);
- l. income from independent profession or business (see Norm 6.4);
- m. maintenance payable to the applicant (see Norm 6.6);
- n. VEB allowance;
- o. payments for a life-course savings scheme,
less maintenance paid to the former partner.

6.8.2 Reimbursement of expenses, such as reimbursements of travel and representation expenses, reimbursement of health care insurance (such as an interim arrangement for civil servants) and/or pension compensation do not form part of the qualifying income.

6.8.3 If the income from an employment contract for an indefinite period or a fixed term has been set on the basis of the method for determining income from salaried employment (Norm 6.2) the qualifying income is the sum of:

- a. the income arising from Norm 6.2;
- b. pension, state retirement pension (AOW) or early retirement (VUT) benefit: the total annual payment from a pension fund or insurance and/or AOW (including holiday allowance) and/or VUT benefit (see Norm 6.7);
- c. income from an independent profession or business (see Norm 6.4);
- d. maintenance for the benefit of the applicant (See Norm 6.6);

less maintenance paid to the former partner.

7. ASSESSMENT

7.1 Financing cost

- 7.1.1 The financing cost of the loan must be established for each loan portion and taking account of Norm 7.7, if applicable.
- 7.1.2 1. The financing cost for each loan portion is the amount of interest and repayment calculated on the basis of annuities with monthly payment in arrears.
The following applies, taking account of Norm 5.1:
- a. the financing cost of an annuity or linear loan portion is established on the basis of the remaining debt of the loan portion and the remaining term of that loan portion. If the lender considers it to be appropriate, the assessment may also be made for 30 years;
 - b. the financing cost of an interest-only loan portion is established on the basis of the not yet repaid principal of the loan portion and the remaining term of that loan portion with a term of up to 30 years;
 - c. the financing cost of a loan portion with an accrual component (a savings, life or investment policy) is established on the basis of the not yet repaid principal of the loan portion less the accrued value of the accrual product and the remaining term of that loan portion. If the lender considers it to be appropriate, the financing cost may also be established on the basis of the principal of the loan portion not yet repaid and a maximum term of 30 years.
2. If the maximum term of mortgage interest relief for a portion of the loan has been reached within ten years after the date of the binding offer (see Definitions), the financing cost of that loan portion must be determined on the basis of Norm 7.7 from the moment that the mortgage interest relief ends.
- 7.1.3 The sum of the financing cost per loan portion plus the amount of the ground rent and the financing cost of the residual debt finance may not exceed the maximum permitted financing cost.
- 7.1.4 The maximum permitted financing cost is established on the basis of the qualifying income as referred to in Norm 6.8 (taking account of Norm 7.1.5) and the financing cost percentage associated with the qualifying income (see the Financing Cost Tables Acceptance Criteria) after deduction of any maintenance. The interest rate associated with the financing cost percentage is determined on the basis of Norm 7.9.
- 7.1.5 In case of multiple applicants with incomes, account is taken of the collective qualifying income and the financing cost percentage relating to the highest qualifying income plus 100% of the lower qualifying income is used, after deduction of any maintenance due to the former partner.
- 7.1.6 The financing cost percentage may be increased by up to 3 percentage points in situations involving a single applicant with qualifying income of more than €26,000 and less than €31,000. The increased financing cost percentage may in such cases not exceed the financing cost percentage relating to qualifying income of €31,000.
- 7.1.7 In situations involving an increasing ground rent other than due to indexation, the assessment must take account of the average amount due in the period of increasing ground rent.
- 7.1.8 If the ground rent is to be indexed within 12 months of execution, the assessment must also take account of the indexed ground rent as well.
- 7.1.9 In situations involving a tax-deductible loan – that the applicant(s) obtain from third parties – with the specific purpose of acquisition of title to the dwelling, for the purpose of the assessment and taking account of the other Norms, the principal of the tax-deductible loan may be included in the loan to be provided.

7.2 Foreign taxpayers

- 7.2.1 If the applicant(s) are foreign taxpayers, the financing cost percentage relating to the collective or single income after establishment according to Norm 7.1.5 will apply to portions of the mortgage loan for which the debit interest is not tax deductible (see Appendices 2c and 2d).

- 7.2.2 This reduction will not apply, if:
- a. the own dwelling is taxed in the Netherlands under a tax treaty, or
 - b. one of the two applicants pays tax in the Netherlands, on condition that the income of the Dutch taxpayer is the higher income.

7.3 Deduction of other financial obligations

7.3.1 Other payment obligations arising from loans or other forms of credit (other than tax-deductible loan(s) according to Norm 7.1.9) must be deducted from the permitted financing cost in the amount of 2% on a monthly basis of the loan principal or credit limit for the term of the payment obligations in question, unless:

- a. the financial obligation(s) are repaid out of the applicant's own funds not later than the date of execution of the loan and the contract is cancelled;
- b. the obligation concerns the financing of education; in that case the weighting factor for student loans is determined according to the table below and the weighting factor is multiplied by the original amount of the student loan:

The interest rate as set for that year (binding offer) by the Minister of Education, Culture and Science	Weighting factor with a student loan term of 15 years (in %)	Weighting factor with a student loan term of 35 years (in %)
<1	0.65	0.35
1 - <1.5	0.70	0.40
1.5 - <2	0.75	0.45
2 - <2.5	0.80	0.50
2.5 - <3	0.85	0.55
3 - <3.5	0.85	0.60
3.5 - <4	0.90	0.65
4 - <4.5	0.95	0.70
4.5 - <5	1.00	0.75

- c. If correspondence from DUO shows that there has been an additional repayment on the loan principal and that a new monthly annuity has been agreed on that basis, the original principal less the additional repayment may be used;
- d. the contract in question or the registration with Stichting BKR shows that the actual payment obligation cannot be changed during the term of the obligation; in this case account must at least be taken of the actual payment obligation;
- e. the situation concerns a loan for the residual debt of the sale of the dwelling; in this case account may be taken of the net monthly cost;
- f. the situation concerns an additional loan with the specific purpose of reducing the NHG loan; in this case the costs of this loan may be left out of consideration:
 - there is no existing home ownership debt regarding the NHG loan;
 - the interest on the additional loan is not more than 1% higher than that of the NHG loan;
 - the monthly amounts to be withdrawn from this loan do not exceed 50% of the amount of the monthly repayment of the NHG loan;
 - if the additional loan is arranged at a later date than the NHG loan, it is not permitted to include the amount of the NHG loan that has already been repaid.

7.3.2 The lender must ensure (for instance by means of a statement of a savings or investment account) that the repayment is made out of the applicant's own funds.

7.3.3 If with application of Norm 6.4 the situation involves business financial obligations these may be left out of consideration on condition that the business nature of the obligation is demonstrated on the basis of the annual reports or the naming of the obligation(s) in question. The obligations must be laid down in the annual report of a self-employed person (*Inkomensverklaring Ondernemer*).

7.4 **Accrued value**

The accrued value of an accrual product that takes place at the same time as the arrangement of the loan may be deducted from the loan portion in question for the calculation of the financing cost (see Norm 7.1.2, under c.).

7.5 **Subsidy contribution(s)**

In a situation involving single or regular contributions from a subsidy, the calculation of the financing cost may take account of the loan less the single contribution or the present value of the regular contributions, as long as the entitlement to the contributions is pledged to the lender. With respect to regular contributions based on the Promotion of Homeownership Act (*Wet bevordering eigenwoningbezit*), an undisclosed pledge is sufficient.

7.6 **Financing cost for installation of energy-saving facilities**

7.6.1 The costs of installation of energy-saving facilities included in the loan as quality improvement or extra additional work (see Norm 1.10) up to €9,000 may be left out of consideration for the calculation of the financing cost. The amount of €9,000 may also be left out of consideration if the situation concerns the purchase of a dwelling:

- for which a valid energy label of A++ or higher applies, issued before 1 January 2015; or
- for which an energy index or energy performance coefficient of up to 0.6 has been issued before 1 January 2021; or
- for which a valid energy label of A+++ or higher applies, issued after 1 January 2021.

7.6.2 If it concerns a loan for a dwelling for which an energy index or an energy coefficient has been given that is equal to or less than zero, or with a maximum primary fossil fuel consumption equal to or less than 0kWh/m² per annum, an amount of €15,000 may also be left out of consideration in the calculation of the financing cost.

7.6.3 If the loan concerns an energy-neutral dwelling (see Definitions) and the borrower can provide an energy performance guarantee for the dwelling for at least 10 years, an amount of €25,000 may be left out of consideration in the calculation of the financing cost.

7.6.4 This Norm only applies if the qualifying income is at least €33,000.

7.7 **Interest not tax-deductible**

The financing cost of the portions of the loan for which the interest is not tax-deductible is calculated based on the following formula:

$$\frac{(Ann \times K) \times F}{FN}$$

where

Ann = the annuity factor (= 1: an-p) with monthly payment in arrears

K = the portion of the loan principal for which interest is not tax-deductible

F = the financing cost percentage for portions of the mortgage loan for which the debit interest is tax-deductible (see Appendices 2a and 2b)

FN = the financing cost percentage for portions of the mortgage loan for which the debit interest is not tax-deductible (see Appendices 2c and 2d)

7.8 Decline in income

If at the time of decline in income (see Norms 6.1.5, 6.5, 6.6 and 6.7) the permitted finance on the basis of the current Norms will be less than the actual financing cost, additional repayments must be made sufficient to achieve a financing cost such that the remaining financing cost does not exceed the permitted financing cost.

7.9 Weighted average interest

7.9.1 For the calculation of the financing cost percentage, the average interest for all loan portions must be weighted on the basis of the principal per loan portion, the interest rate per loan portion and the maturity of the loan portion.

7.9.2 The assessment will take account of the interest per loan portion as shown in the binding offer as long as this is established for 10 years or more. In case of a (remaining) fixed-interest period of less than 10 years, the assessment must be conducted on the basis of the notional interest rate published by the Authority for the Financial Markets or the interest rate as shown in the binding offer if this is higher. If however there is a (remaining) fixed-interest period of less than 10 years and the loan portion is repaid at the end of the agreed fixed-interest period, the interest rate as shown in the binding offer may be used for that loan portion.

7.9.3 The weighted average interest rate is calculated using the following formula:

$$\frac{(K1 \times L1 \times R1) + (K2 \times L2 \times R2) + \dots + (Kn \times Ln \times Rn)}{(K1 \times L1) + (K2 \times L2) + \dots + (Kn \times Ln)}$$

where

- K = principal of the loan portion
- L = the (remaining) term to maturity of the loan portion in months
- R = the notional interest rate of the loan portion
- 1, 2, ..., n = the number of loan portions

7.9.4 The interest rate thus calculated will be rounded off to 3 decimal places.

7.9.5 This calculation may also be made using a programme that is available on the Fund’s website (www.nhg.nl).

7.10 Assessment for mobile homes or mobile home pitches

7.10.1 The assessment for a mobile home and/or a mobile home pitch must be conducted according to the procedure as published on the Fund’s website (www.nhg.nl).

7.10.2 If the mobile home pitch is rented, the rent must be included in the assessment as another financial obligation as referred to in Norm 7.3.

8. SENIOR CITIZENS

8.1 Senior citizens mortgage portability option: purchase of a dwelling in the case of retirement

If with the purchase of the dwelling the finance is not possible on the basis of Norm 7.1.2 for a senior citizen who has reached the age of AOW entitlement on the date of the binding offer, the financing cost that applies at the moment of reaching the age of AOW entitlement will be determined on the basis of the actual cost instead of annuity costs, provided that:

- a. the senior citizen already owns a dwelling on the date of the binding offer and moves to another dwelling that serves as the principal residence;
- b. the actual monthly cost of the loan applied for is equal to or lower than the current actual monthly cost;
- c. the actual monthly cost of the loan applied for is equal to or lower than the permitted financing cost;
- d. reaching the end of the term of any interest-only loan is not in itself a reason to call in the loan;
- e. the fixed-interest period is at least 20 years;
- f. a shorter fixed-interest period with a minimum of 10 years is permitted if:
 - the age of the youngest applicant at the end of the fixed-interest period is at least 85 years; or
 - the loan at the end of the fixed-interest period is less than 50% of the value of the dwelling. In order to prevent overindebtedness, the lender must ensure that the client can bear the interest risk of a shorter fixed-interest period.
- g. a fixed-interest period shorter than 20 years is permitted, if the loan has been fully repaid at the end of the fixed-interest period.

8.2 Senior citizens mortgage portability option: purchase of a dwelling in the case of imminent retirement

8.2.1 If upon the purchase of the dwelling the finance on the basis of Norm 7.2.1 is not possible for a senior citizen who has not yet reached the age of AOW entitlement on the date of the binding offer, but will reach this within 10 years, the financing cost until the age of AOW entitlement will be calculated on the basis of Norm 7.1.2. From the applicable age of AOW entitlement the financing cost will be calculated on the basis of Norm 8.1.1, where the pension already accrued will be taken as pension income. The senior citizen must already own a dwelling on the date of the binding offer and move to another dwelling that will serve as the principal residence.

8.2.2 Contrary to Norm 6.7.4, future annuity premiums may not be included in calculating the future income from an annuity product.

8.3 Two applicants with a temporary income shortfall in the case of differing dates of AOW entitlement

If funding on the basis of Norm 7.1.2 is not possible for the full term of the loan for two applicants with a temporary income shortfall, because the youngest applicant reaches the age of AOW entitlement at a later date than the oldest applicant, and at least one of the applicants is a senior citizen on the date of the binding offer (see Definitions), the financing cost from the date of AOW entitlement of the oldest applicant until the date of AOW entitlement of the youngest applicant may be established on the basis of an assessment of actual costs instead of annuity costs, provided that:

- a. the financing cost prior to the date of AOW entitlement of the oldest applicant and after the youngest applicant has reached the age of AOW entitlement is set on the basis of Norm 7.1.2;
- b. a maximum of 120 months is assessed on the basis of actual costs;
- c. the fixed-interest period of portions of the loan that arise on the date of the binding offer is at least 10 years and lasts at least until the date of AOW entitlement of the youngest applicant. This requirement does not apply to portions of the loan that already existed prior to the date of the binding offer;
- d. the actual monthly cost is equal to or lower than the permitted financing cost;
- e. a shorter fixed-interest period than that given under paragraph c., with a minimum of 10 years, is permitted if the loan at the end of the fixed-interest period is less than 50% of the value of the dwelling. In order to prevent overindebtedness, the lender must ensure that the customer can bear the interest risk of a shorter fixed-interest period;

- f. a shorter fixed-interest period than that given under paragraph c. is also permitted if the portion of the loan has been repaid in full at the end of the fixed-interest period.

APPENDIX 1 – FINANCING COST TABLES MANAGEMENT CRITERIA

Appendix 1a - Financing cost table management criteria for a couple in employment (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	14.5%	15.5%	16.0%	17.0%	17.5%	18.5%	19.0%	19.5%	20.0%	20.5%	21.0%	21.0%
26,000	14.5%	15.5%	16.0%	17.0%	17.5%	18.5%	19.0%	19.5%	20.0%	20.5%	21.0%	21.0%
27,000	15.5%	16.5%	17.5%	18.5%	19.0%	20.0%	20.5%	21.0%	22.0%	22.5%	23.0%	23.0%
28,000	16.0%	17.5%	18.5%	19.5%	20.5%	21.0%	22.0%	22.5%	23.5%	24.0%	24.5%	25.0%
29,000	16.5%	18.0%	19.5%	20.5%	21.5%	22.5%	23.5%	24.0%	24.5%	25.5%	26.0%	26.5%
30,000	16.5%	18.0%	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.0%	28.0%	28.5%
31,000	17.0%	19.0%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
32,000	17.0%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
33,000	17.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
34,000	17.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
35,000	18.0%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
36,000	18.0%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
37,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
38,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
39,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
40,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
41,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
42,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
43,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
44,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
45,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
46,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
47,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
48,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
49,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
50,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
51,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
52,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
53,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
54,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
55,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%	25.5%	26.5%	27.5%	28.5%	29.0%
56,000	18.5%	20.0%	21.5%	22.5%	23.5%	24.5%	25.0%	26.0%	27.0%	27.5%	28.5%	29.5%
57,000	19.0%	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.0%	28.0%	28.5%	29.5%
58,000	19.0%	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.5%	28.0%	29.0%	29.5%

Appendix 1a - Financing cost table management criteria for a couple in employment (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
59,000	19.0%	20.5%	21.5%	23.0%	24.0%	25.0%	26.0%	27.0%	27.5%	28.5%	29.0%	30.0%
60,000	19.5%	20.5%	21.5%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	28.5%	29.5%	30.0%
61,000	19.5%	20.5%	22.0%	23.0%	24.0%	25.5%	26.5%	27.0%	28.0%	29.0%	29.5%	30.5%
62,000	19.5%	21.0%	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.0%	30.0%	30.5%
63,000	20.0%	21.0%	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.0%	31.0%
64,000	20.0%	21.0%	22.5%	23.5%	24.5%	25.5%	26.5%	28.0%	28.5%	29.5%	30.5%	31.0%
65,000	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	28.0%	29.0%	30.0%	30.5%	31.5%
66,000	20.5%	21.5%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%
67,000	20.5%	21.5%	22.5%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%
68,000	20.5%	22.0%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%
69,000	20.5%	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.0%	30.0%	31.5%	32.0%
70,000	21.0%	22.0%	23.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%
71,000	21.0%	22.0%	23.5%	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%
72,000	21.0%	22.5%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.5%
73,000	21.0%	22.5%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%
74,000	21.0%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%
75,000	21.0%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%
76,000	21.5%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%
77,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%
78,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.0%	31.0%	32.0%	32.5%
79,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.0%	32.0%	33.0%
80,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%
81,000	21.5%	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%
82,000	21.5%	23.0%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%
83,000	21.5%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%
84,000	21.5%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%
85,000	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%
86,000	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%
87,000	22.0%	23.0%	24.5%	25.5%	26.5%	27.5%	29.0%	30.0%	30.5%	31.5%	32.5%	33.5%
88,000	22.0%	23.0%	24.5%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	31.5%	32.5%	33.5%
89,000	22.0%	23.0%	24.5%	25.5%	26.5%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%	33.5%
90,000	22.0%	23.0%	24.5%	25.5%	26.5%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%
91,000	22.0%	23.5%	24.5%	25.5%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%
92,000	22.0%	23.5%	24.5%	25.5%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
93,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
94,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
95,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
96,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	34.0%
97,000	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.5%	30.0%	31.0%	32.0%	33.0%	34.0%
98,000	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%
99,000	22.5%	23.5%	25.0%	26.0%	27.0%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%

Appendix 1a - Financing cost table management criteria for a couple in employment (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
100,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%	34.0%
101,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%	34.0%
102,000	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%
103,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%
104,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%
105,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.5%
106,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	30.0%	31.0%	31.5%	32.5%	33.5%	34.5%
107,000	22.5%	24.0%	25.0%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%	34.5%
108,000	23.0%	24.0%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%	34.5%
109,000	23.0%	24.0%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%	34.5%
110,000	23.0%	24.0%	25.5%	26.5%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	34.0%	34.5%

Appendix 1b - Financing cost table management criteria for a single person in employment

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	40.5%	41.0%
26,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	40.5%	41.0%
27,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
28,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
29,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
30,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
31,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
32,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
33,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
34,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
35,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
36,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
37,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
38,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
39,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
40,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
41,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
42,000	26.5%	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
43,000	27.0%	28.5%	30.0%	31.0%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
44,000	27.0%	28.5%	30.0%	31.5%	32.5%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
45,000	27.0%	28.5%	30.0%	31.5%	33.0%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
46,000	27.0%	28.5%	30.0%	31.5%	33.0%	34.0%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
47,000	27.0%	28.5%	30.0%	31.5%	33.0%	34.5%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
48,000	27.0%	28.5%	30.0%	31.5%	33.0%	34.5%	35.5%	37.0%	38.5%	39.5%	41.0%	42.0%
49,000	27.5%	29.0%	30.5%	32.0%	33.0%	34.5%	36.0%	37.0%	38.5%	39.5%	41.0%	42.0%
50,000	27.5%	29.0%	30.5%	32.0%	33.5%	34.5%	36.0%	37.0%	38.5%	39.5%	41.0%	42.0%
51,000	27.5%	29.0%	30.5%	32.0%	33.5%	34.5%	36.0%	37.0%	38.5%	39.5%	41.0%	42.0%
52,000	27.5%	29.0%	30.5%	32.0%	33.5%	35.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%
53,000	27.5%	29.0%	30.5%	32.0%	33.5%	35.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%
54,000	27.5%	29.0%	30.5%	32.0%	33.5%	35.0%	36.0%	37.5%	38.5%	40.0%	41.0%	42.0%
55,000	27.5%	29.0%	30.5%	32.0%	33.5%	35.0%	36.5%	37.5%	39.0%	40.0%	41.0%	42.0%
56,000	27.5%	29.0%	30.5%	32.0%	33.5%	35.0%	36.5%	37.5%	39.0%	40.0%	41.0%	42.0%
57,000	28.0%	29.5%	31.0%	32.5%	33.5%	35.0%	36.5%	37.5%	39.0%	40.0%	41.0%	42.0%
58,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.0%	36.5%	38.0%	39.0%	40.0%	41.0%	42.0%
59,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.0%	36.5%	38.0%	39.0%	40.0%	41.0%	42.0%
60,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	36.5%	38.0%	39.0%	40.0%	41.5%	42.5%
61,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	36.5%	38.0%	39.0%	40.5%	41.5%	42.5%
62,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	36.5%	38.0%	39.0%	40.5%	41.5%	42.5%
63,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.0%	39.0%	40.5%	41.5%	42.5%
64,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.0%	39.5%	40.5%	41.5%	42.5%
65,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.0%	39.5%	40.5%	41.5%	42.5%
66,000	28.0%	29.5%	31.0%	32.5%	34.0%	35.5%	37.0%	38.0%	39.5%	40.5%	41.5%	42.5%
67,000	28.0%	29.5%	31.5%	33.0%	34.0%	35.5%	37.0%	38.5%	39.5%	40.5%	41.5%	42.5%
68,000	28.0%	30.0%	31.5%	33.0%	34.5%	35.5%	37.0%	38.5%	39.5%	40.5%	42.0%	43.0%
69,000	28.0%	30.0%	31.5%	33.0%	34.5%	36.0%	37.0%	38.5%	39.5%	41.0%	42.0%	43.0%

Appendix 1c - Financing cost table management criteria for a couple without employment

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	2.5%	3.0%	3.0%	3.5%	3.5%	3.5%	4.0%	4.0%	4.5%	4.5%	4.5%	4.5%
26,000	2.5%	3.0%	3.0%	3.5%	3.5%	3.5%	4.0%	4.0%	4.5%	4.5%	4.5%	4.5%
27,000	4.0%	4.0%	4.5%	5.0%	5.0%	5.5%	5.5%	6.0%	6.0%	6.5%	6.5%	7.0%
28,000	5.0%	5.5%	6.0%	6.0%	6.5%	7.0%	7.5%	7.5%	8.0%	8.5%	8.5%	9.0%
29,000	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%	9.0%	9.5%	10.0%	10.5%	10.5%
30,000	7.0%	7.5%	8.0%	8.5%	9.0%	9.5%	10.0%	10.5%	11.0%	11.5%	12.0%	12.5%
31,000	8.0%	8.5%	9.0%	10.0%	10.5%	11.0%	11.5%	12.0%	12.5%	13.0%	13.5%	14.0%
32,000	9.0%	9.5%	10.0%	11.0%	11.5%	12.0%	12.5%	13.5%	14.0%	14.5%	15.0%	15.5%
33,000	9.5%	10.5%	11.0%	12.0%	12.5%	13.0%	14.0%	14.5%	15.0%	15.5%	16.0%	16.5%
34,000	10.5%	11.0%	12.0%	12.5%	13.5%	14.0%	15.0%	15.5%	16.5%	17.0%	17.5%	18.0%
35,000	11.0%	12.0%	13.0%	13.5%	14.5%	15.0%	16.0%	16.5%	17.5%	18.0%	18.5%	19.5%
36,000	12.0%	12.5%	13.5%	14.5%	15.5%	16.0%	17.0%	17.5%	18.5%	19.0%	20.0%	20.5%
37,000	12.5%	13.5%	14.5%	15.0%	16.0%	17.0%	18.0%	18.5%	19.5%	20.0%	21.0%	21.5%
38,000	13.0%	14.0%	15.0%	16.0%	17.0%	18.0%	18.5%	19.5%	20.5%	21.0%	22.0%	22.5%
39,000	13.5%	14.5%	15.5%	16.5%	17.5%	18.5%	19.5%	20.5%	21.5%	22.0%	23.0%	23.5%
40,000	14.5%	15.5%	16.5%	17.5%	18.5%	19.5%	20.5%	21.5%	22.0%	23.0%	24.0%	24.5%
41,000	15.0%	16.0%	17.0%	18.0%	19.0%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%
42,000	15.5%	16.5%	17.5%	18.5%	19.5%	20.5%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%
43,000	16.0%	16.5%	17.5%	18.5%	19.5%	20.5%	22.0%	23.0%	23.5%	24.5%	25.5%	26.5%
44,000	16.0%	17.0%	18.0%	19.0%	20.0%	21.0%	22.0%	23.0%	23.5%	24.5%	25.5%	26.5%
45,000	16.5%	17.0%	18.0%	19.0%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%
46,000	16.5%	17.5%	18.5%	19.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%

Appendix 1d - Financing cost table management criteria for a single person without employment

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	13.5%	14.0%	15.0%	15.5%	16.0%	16.5%	17.0%	17.5%	18.0%	18.5%	19.0%	19.5%
18,500	13.5%	14.0%	15.0%	15.5%	16.0%	16.5%	17.0%	17.5%	18.0%	18.5%	19.0%	19.5%
19,000	14.5%	15.0%	16.0%	16.5%	17.0%	18.0%	18.5%	19.0%	19.5%	20.0%	20.5%	21.0%
19,500	15.5%	16.0%	17.0%	17.5%	18.5%	19.0%	19.5%	20.0%	21.0%	21.5%	22.0%	22.0%
20,000	16.0%	17.0%	18.0%	18.5%	19.5%	20.0%	20.5%	21.5%	22.0%	22.5%	23.0%	23.5%
20,500	17.0%	18.0%	19.0%	19.5%	20.5%	21.0%	22.0%	22.5%	23.0%	23.5%	24.0%	24.5%
21,000	18.0%	19.0%	19.5%	20.5%	21.5%	22.0%	23.0%	23.5%	24.0%	24.5%	25.5%	26.0%
21,500	18.5%	19.5%	20.5%	21.5%	22.0%	23.0%	24.0%	24.5%	25.0%	26.0%	26.5%	27.0%
22,000	19.5%	20.5%	21.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.0%	27.0%	27.5%	28.0%
22,500	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%	25.5%	26.5%	27.0%	27.5%	28.5%	29.0%
23,000	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.0%	28.0%	28.5%	29.5%	30.0%
23,500	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.0%	28.0%	29.0%	29.5%	30.0%	31.0%
24,000	22.0%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	29.5%	30.5%	31.0%	31.5%
24,500	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	28.5%	29.5%	30.5%	31.0%	32.0%	32.5%
25,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.0%	32.0%	32.5%	33.5%
26,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	32.5%	33.5%	34.0%
27,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.0%	35.0%
28,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
29,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
30,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
31,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
32,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
33,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
34,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
35,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
36,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
37,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
38,000	22.5%	23.5%	25.0%	26.5%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
39,000	22.5%	23.5%	25.0%	26.5%	27.5%	28.5%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%
40,000	22.5%	23.5%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%

Appendix 1e - Financing cost table management criteria for a couple receiving state retirement pension (AOW) (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%	20.5%
26,000	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%	20.5%
27,000	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
28,000	21.5%	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%
29,000	23.0%	23.5%	24.0%	24.5%	25.0%	25.5%	25.5%	26.0%	26.5%	26.5%	26.5%	27.0%
30,000	23.0%	24.0%	25.0%	25.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	28.5%
31,000	23.0%	24.5%	25.5%	26.0%	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%
32,000	23.5%	24.5%	25.5%	26.5%	27.5%	28.0%	28.5%	29.0%	29.5%	30.0%	30.5%	31.0%
33,000	23.5%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%	29.5%	30.0%	30.5%	31.0%	31.5%
34,000	23.5%	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.0%	30.5%	31.0%	31.5%	32.0%
35,000	23.5%	24.5%	25.5%	27.0%	27.5%	28.5%	29.5%	30.5%	31.0%	31.5%	32.0%	32.5%
36,000	23.5%	24.5%	25.5%	27.0%	28.0%	29.0%	29.5%	30.5%	31.0%	32.0%	32.5%	33.0%
37,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	29.5%	30.5%	31.5%	32.0%	32.5%	33.0%
38,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
39,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
40,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
41,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
42,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%	33.0%	34.0%
43,000	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%	34.0%
44,000	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%	34.0%	34.5%
45,000	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%	33.5%	34.0%	35.0%
46,000	25.5%	26.5%	27.5%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	34.0%	34.5%	35.5%
47,000	26.0%	27.0%	28.0%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%	35.0%	35.5%
48,000	26.0%	27.5%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%	34.5%	35.5%	36.0%
49,000	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%	35.0%	35.5%	36.5%
50,000	26.5%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%	34.5%	35.0%	36.0%	37.0%
51,000	27.0%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%	35.0%	35.5%	36.5%	37.0%
52,000	27.0%	28.5%	30.0%	31.0%	32.0%	32.5%	33.5%	34.5%	35.0%	36.0%	37.0%	37.5%
53,000	27.0%	28.5%	30.0%	31.5%	32.5%	33.0%	34.0%	35.0%	35.5%	36.5%	37.0%	38.0%
54,000	27.0%	28.5%	30.0%	31.5%	33.0%	33.5%	34.5%	35.5%	36.0%	37.0%	37.5%	38.5%
55,000	27.0%	29.0%	30.5%	32.0%	33.0%	34.0%	35.0%	35.5%	36.5%	37.0%	38.0%	39.0%
56,000	27.0%	29.0%	30.5%	32.0%	33.5%	34.5%	35.5%	36.0%	37.0%	37.5%	38.5%	39.0%
57,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.0%	36.0%	36.5%	37.5%	38.0%	38.5%	39.5%
58,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.5%	36.5%	37.0%	38.0%	38.5%	39.0%	40.0%
59,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.5%	36.5%	37.5%	38.0%	39.0%	39.5%	40.0%
60,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.5%	37.0%	38.0%	38.5%	39.5%	40.0%	40.5%
61,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.0%	38.0%	39.0%	39.5%	40.5%	41.0%

Appendix 1e - Financing cost table management criteria for a couple receiving state retirement pension (AOW) (part 2)

Gross inkomen in euro's	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
61,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.0%	38.0%	39.0%	39.5%	40.5%	41.0%
62,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	40.0%	40.5%	41.5%
63,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	40.5%	41.0%	41.5%
64,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	40.5%	41.5%	42.0%
65,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	41.5%	42.5%
66,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	42.5%
67,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
68,000	27.5%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
69,000	27.5%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
70,000	27.5%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
71,000	28.0%	29.5%	31.0%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
72,000	28.0%	29.5%	31.0%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
73,000	28.0%	29.5%	31.0%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
74,000	28.5%	30.0%	31.5%	33.0%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
75,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
76,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
77,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
78,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
79,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
80,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
81,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
82,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
83,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
84,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
85,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
86,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
87,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
88,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
89,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
90,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
91,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
92,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
93,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
94,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
95,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
96,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
97,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
98,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%

Appendix 1e - Financing cost table management criteria for a couple receiving state retirement pension (AOW) (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
99,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
100,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
101,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
102,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
103,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
104,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
105,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
106,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
107,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
108,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
109,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
110,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%

Appendix 1f - Financing cost table management criteria for a single person receiving state retirement pension (AOW) (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	24.0%	24.5%	24.5%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%	27.0%	27.0%
18,500	24.0%	24.5%	24.5%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%	27.0%	27.0%
19,000	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%	28.5%
19,500	26.0%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%
20,000	27.0%	27.5%	28.5%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%	31.0%
20,500	27.5%	28.5%	29.5%	30.0%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%
21,000	28.5%	29.5%	30.0%	31.0%	31.5%	31.5%	32.0%	32.5%	32.5%	33.0%	33.5%	33.5%
21,500	28.5%	30.0%	31.0%	31.5%	32.5%	32.5%	33.0%	33.5%	34.0%	34.0%	34.5%	34.5%
22,000	28.5%	30.0%	31.0%	32.0%	32.5%	33.0%	33.5%	34.0%	34.5%	35.0%	35.0%	35.5%
22,500	28.5%	30.0%	31.0%	32.0%	32.5%	33.5%	34.0%	34.5%	35.0%	35.0%	35.5%	36.0%
23,000	28.5%	30.0%	31.5%	32.0%	33.0%	33.5%	34.5%	35.0%	35.0%	35.5%	36.0%	36.5%
23,500	28.5%	30.0%	31.5%	32.5%	33.0%	34.0%	34.5%	35.0%	35.5%	36.0%	36.5%	36.5%
24,000	28.5%	30.0%	31.5%	32.5%	33.5%	34.0%	34.5%	35.5%	36.0%	36.5%	36.5%	37.0%
24,500	28.5%	30.0%	31.5%	32.5%	33.5%	34.0%	35.0%	35.5%	36.0%	36.5%	37.0%	37.5%
25,000	28.5%	30.0%	31.5%	32.5%	33.5%	34.5%	35.0%	36.0%	36.5%	37.0%	37.5%	37.5%
26,000	28.5%	30.0%	31.5%	32.5%	33.5%	34.5%	35.5%	36.0%	36.5%	37.5%	38.0%	38.0%
27,000	28.5%	30.0%	31.5%	32.5%	33.5%	34.5%	35.5%	36.5%	37.0%	37.5%	38.0%	38.5%
28,000	28.5%	30.0%	31.5%	32.5%	33.5%	35.0%	36.0%	36.5%	37.5%	38.0%	38.5%	39.0%
29,000	28.5%	30.0%	31.5%	32.5%	33.5%	35.0%	36.0%	37.0%	37.5%	38.5%	39.0%	39.5%
30,000	28.5%	30.0%	31.5%	32.5%	33.5%	35.0%	36.0%	37.0%	38.0%	38.5%	39.0%	40.0%
31,000	28.5%	30.0%	31.5%	32.5%	33.5%	35.0%	36.0%	37.0%	38.0%	38.5%	39.5%	40.0%
32,000	28.5%	30.0%	31.5%	32.5%	33.5%	35.0%	36.0%	37.0%	38.0%	38.5%	39.5%	40.0%
33,000	29.0%	30.0%	31.5%	32.5%	33.5%	35.0%	36.0%	37.0%	38.0%	39.0%	39.5%	40.5%
34,000	29.0%	30.5%	31.5%	32.5%	33.5%	35.0%	36.0%	37.0%	38.0%	39.0%	40.0%	41.0%
35,000	29.0%	30.5%	31.5%	32.5%	34.0%	35.0%	36.0%	37.5%	38.5%	39.5%	40.0%	41.0%
36,000	29.5%	30.5%	32.0%	33.0%	34.0%	35.5%	36.5%	37.5%	38.5%	39.5%	40.5%	41.5%
37,000	30.0%	31.0%	32.0%	33.5%	34.5%	35.5%	37.0%	38.0%	39.0%	40.0%	41.0%	41.5%
38,000	30.0%	31.5%	33.0%	34.0%	35.0%	36.0%	37.0%	38.5%	39.5%	40.5%	41.0%	42.0%
39,000	30.0%	32.0%	33.5%	34.5%	35.5%	36.5%	37.5%	38.5%	39.5%	40.5%	41.5%	42.5%
40,000	30.0%	32.0%	33.5%	35.0%	36.0%	37.0%	38.0%	39.0%	40.0%	41.0%	42.0%	43.0%
41,000	30.0%	32.0%	33.5%	35.5%	36.5%	37.5%	38.5%	39.5%	40.5%	41.5%	42.5%	43.0%
42,000	30.0%	32.0%	33.5%	35.5%	37.0%	38.0%	38.5%	39.5%	40.5%	41.5%	42.5%	43.5%
43,000	30.0%	32.0%	33.5%	35.5%	37.0%	38.0%	39.0%	40.0%	41.0%	42.0%	43.0%	44.0%
44,000	30.0%	32.0%	33.5%	35.5%	37.0%	38.5%	39.5%	40.5%	41.5%	42.5%	43.5%	44.0%
45,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	40.0%	41.0%	42.0%	42.5%	43.5%	44.5%
46,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	40.5%	41.5%	42.0%	43.0%	44.0%	45.0%
47,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.0%	42.5%	43.5%	44.5%	45.0%
48,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.0%	43.0%	44.0%	44.5%	45.5%
49,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	43.5%	44.0%	45.0%	45.5%
50,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	43.5%	44.5%	45.5%	46.0%

Appendix 1f - Financing cost table management criteria for a single person receiving state retirement pension (AOW) (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
51,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.0%	45.5%	46.5%
52,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.0%	46.0%	46.5%
53,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	46.0%	47.0%
54,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	46.5%	47.0%
55,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	46.5%	47.5%
56,000	30.0%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	47.0%	47.5%
57,000	30.5%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	47.0%	48.0%
58,000	30.5%	32.0%	33.5%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	47.0%	48.0%
59,000	30.5%	32.0%	34.0%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	47.0%	48.0%
60,000	30.5%	32.5%	34.0%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	47.0%	48.5%
61,000	30.5%	32.5%	34.0%	35.5%	37.0%	39.0%	41.0%	42.5%	44.0%	45.5%	47.0%	48.5%

Appendix 1g - Financing cost table management criteria for a couple in employment for portions of the mortgage loan for which the interest is not tax-deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	14.5%	14.5%	14.5%	15.0%	15.0%	15.5%	15.5%	15.5%	16.0%	16.0%	16.0%	16.5%
26,000	14.5%	14.5%	14.5%	15.0%	15.0%	15.5%	15.5%	15.5%	16.0%	16.0%	16.0%	16.5%
27,000	15.0%	15.0%	15.5%	15.5%	16.0%	16.0%	16.5%	16.5%	16.5%	17.0%	17.0%	17.0%
28,000	15.5%	16.0%	16.0%	16.5%	16.5%	16.5%	17.0%	17.0%	17.5%	17.5%	17.5%	17.5%
29,000	16.0%	16.5%	16.5%	17.0%	17.0%	17.5%	17.5%	17.5%	18.0%	18.0%	18.0%	18.5%
30,000	16.5%	17.0%	17.0%	17.5%	17.5%	18.0%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%
31,000	17.0%	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%
32,000	17.0%	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%
33,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%
34,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%
35,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
36,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
37,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
38,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
39,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
40,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
41,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
42,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
43,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
44,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
45,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
46,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
47,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
48,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
49,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
50,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
51,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
52,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
53,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
54,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
55,000	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%	20.0%
56,000	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%	20.0%	20.0%
57,000	17.5%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%
58,000	18.0%	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%

Appendix 1g - Financing cost table management criteria for a couple in employment for portions of the mortgage loan for which the interest is not tax-deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
59,000	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	20.5%
60,000	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	20.5%	21.0%
61,000	18.5%	18.5%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	20.5%	21.0%	21.0%
62,000	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%
63,000	18.5%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%	21.5%
64,000	19.0%	19.0%	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%	21.5%	21.5%
65,000	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	21.5%
66,000	19.0%	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	21.5%	22.0%
67,000	19.0%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%
68,000	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.0%
69,000	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	21.5%	22.0%	22.0%	22.5%
70,000	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%
71,000	19.5%	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.0%	22.5%	22.5%
72,000	20.0%	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	22.5%
73,000	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	22.5%	23.0%
74,000	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
75,000	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
76,000	20.0%	20.5%	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.0%
77,000	20.0%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.0%
78,000	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%
79,000	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%
80,000	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.0%	23.5%
81,000	20.5%	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
82,000	20.5%	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
83,000	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
84,000	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.0%	23.5%	23.5%
85,000	20.5%	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%
86,000	20.5%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%
87,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
88,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
89,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%	24.0%
90,000	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%	24.0%
91,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
92,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
93,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
94,000	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
95,000	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%

Appendix 1g - Financing cost table management criteria for a couple in employment for portions of the mortgage loan for which the interest is not tax-deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
96,000	21.0%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%
97,000	21.0%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%
98,000	21.0%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%
99,000	21.0%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%
100,000	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.0%	24.5%
101,000	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%	24.5%
102,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
103,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
104,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
105,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
106,000	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	24.5%
107,000	21.5%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	24.5%
108,000	21.5%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%
109,000	21.5%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%
110,000	21.5%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%

Appendix 1h - Financing cost table management criteria for a single person in employment for portions of the mortgage loan for which the interest is not tax-deductible

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
26,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
27,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
28,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
29,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
30,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
31,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
32,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
33,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
34,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
35,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
36,000	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%
37,000	24.5%	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.0%
38,000	25.0%	25.5%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%
39,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
40,000	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%	28.5%
41,000	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%	28.5%
42,000	25.0%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%
43,000	25.5%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%
44,000	25.5%	26.0%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%
45,000	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%
46,000	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%	29.0%
47,000	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.0%
48,000	25.5%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%
49,000	25.5%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%
50,000	26.0%	26.0%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%
51,000	26.0%	26.5%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%
52,000	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%
53,000	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
54,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
55,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
56,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
57,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
58,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
59,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
60,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
61,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
62,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
63,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
64,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
65,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	30.0%
66,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%	30.0%
67,000	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%	30.0%
68,000	26.0%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%
69,000	26.0%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%

Appendix 1i - Financing cost table management criteria for a couple without employment for portions of the mortgage loan for which the interest is not tax-deductible

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
26,000	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
27,000	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
28,000	4.5%	4.5%	4.5%	4.5%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
29,000	5.5%	5.5%	5.5%	5.5%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
30,000	6.5%	6.5%	6.5%	6.5%	6.5%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
31,000	7.0%	7.5%	7.5%	7.5%	7.5%	7.5%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
32,000	8.0%	8.0%	8.0%	8.5%	8.5%	8.5%	8.5%	9.0%	9.0%	9.0%	9.0%	9.0%
33,000	8.5%	9.0%	9.0%	9.0%	9.0%	9.5%	9.5%	9.5%	9.5%	10.0%	10.0%	10.0%
34,000	9.5%	9.5%	9.5%	10.0%	10.0%	10.0%	10.0%	10.5%	10.5%	10.5%	10.5%	10.5%
35,000	10.0%	10.0%	10.5%	10.5%	10.5%	11.0%	11.0%	11.0%	11.0%	11.5%	11.5%	11.5%
36,000	10.5%	11.0%	11.0%	11.0%	11.5%	11.5%	11.5%	11.5%	12.0%	12.0%	12.0%	12.0%
37,000	11.0%	11.5%	11.5%	12.0%	12.0%	12.0%	12.0%	12.5%	12.5%	12.5%	12.5%	13.0%
38,000	12.0%	12.0%	12.0%	12.5%	12.5%	12.5%	13.0%	13.0%	13.0%	13.0%	13.5%	13.5%
39,000	12.5%	12.5%	12.5%	13.0%	13.0%	13.5%	13.5%	13.5%	13.5%	14.0%	14.0%	14.0%
40,000	13.0%	13.0%	13.0%	13.5%	13.5%	14.0%	14.0%	14.0%	14.0%	14.5%	14.5%	14.5%
41,000	13.5%	13.5%	13.5%	14.0%	14.0%	14.5%	14.5%	14.5%	15.0%	15.0%	15.0%	15.0%
42,000	13.5%	14.0%	14.0%	14.5%	14.5%	15.0%	15.0%	15.0%	15.5%	15.5%	15.5%	15.5%
43,000	14.0%	14.5%	14.5%	15.0%	15.0%	15.0%	15.5%	15.5%	15.5%	16.0%	16.0%	16.0%
44,000	14.5%	14.5%	15.0%	15.0%	15.5%	15.5%	16.0%	16.0%	16.0%	16.5%	16.5%	16.5%
45,000	15.0%	15.0%	15.5%	15.5%	15.5%	16.0%	16.0%	16.5%	16.5%	16.5%	16.5%	17.0%
46,000	15.0%	15.5%	15.5%	16.0%	16.0%	16.0%	16.5%	16.5%	16.5%	17.0%	17.0%	17.0%

Appendix 1j - Financing cost table management criteria for a single person without employment for portions of the mortgage loan for which the interest is not tax-deductible

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	12.5%	13.0%	13.0%	13.0%	13.5%	13.5%	13.5%	14.0%	14.0%	14.0%	14.0%	14.5%
18,500	12.5%	13.0%	13.0%	13.0%	13.5%	13.5%	13.5%	14.0%	14.0%	14.0%	14.0%	14.5%
19,000	13.5%	13.5%	14.0%	14.0%	14.5%	14.5%	14.5%	15.0%	15.0%	15.0%	15.0%	15.5%
19,500	14.5%	14.5%	15.0%	15.0%	15.0%	15.5%	15.5%	16.0%	16.0%	16.0%	16.0%	16.5%
20,000	15.0%	15.5%	15.5%	16.0%	16.0%	16.5%	16.5%	16.5%	17.0%	17.0%	17.0%	17.5%
20,500	16.0%	16.0%	16.5%	16.5%	17.0%	17.0%	17.5%	17.5%	17.5%	18.0%	18.0%	18.0%
21,000	16.5%	17.0%	17.0%	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%
21,500	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%	20.0%
22,000	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%
22,500	18.5%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%	21.5%
23,000	19.0%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%
23,500	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%
24,000	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
24,500	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
25,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
26,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
27,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
28,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
29,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
30,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
31,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
32,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
33,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
34,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
35,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
36,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
37,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
38,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
39,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
40,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%	24.0%

Appendix 1k - Financing cost table management criteria for a couple receiving state retirement pension (AOW) for portions of the mortgage loan for which the interest is not tax-deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.501	1.501 <= 2.001	2.001 <= 2.501	2.501 <= 3.001	3.001 <= 3.501	3.501 <= 4.001	4.001 <= 4.501	4.501 <= 5.001	5.001 <= 5.501	5.501 <= 6.001	6.001 <= 6.501	>= 6.501
-	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%
26,000	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%
27,000	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	21.5%	22.0%	22.0%
28,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
29,000	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%
30,000	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%
31,000	22.0%	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.0%
32,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%
33,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%
34,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%
35,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	25.0%	25.0%	25.0%	25.5%
36,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.0%	25.5%
37,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.0%	25.5%
38,000	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%
39,000	22.5%	22.5%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%
40,000	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%
41,000	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%	25.5%
42,000	23.0%	23.0%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%	26.0%	26.0%
43,000	23.5%	23.5%	24.0%	24.5%	25.0%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%
44,000	24.0%	24.0%	24.5%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%	27.0%	27.0%
45,000	24.0%	24.5%	25.0%	25.5%	25.5%	26.0%	26.5%	26.5%	27.0%	27.0%	27.5%	27.5%
46,000	24.5%	25.0%	25.5%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%
47,000	24.5%	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%
48,000	25.0%	25.5%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%
49,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
50,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
51,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
52,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
53,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
54,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
55,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
56,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
57,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
58,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
59,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
60,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%

Appendix 1k - Financing cost table management criteria for a couple receiving state retirement pension (AOW) for portions of the mortgage loan for which the interest is not tax-deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
61,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
62,000	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%	28.5%
63,000	25.0%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%
64,000	25.5%	26.0%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%
65,000	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%	29.0%
66,000	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%
67,000	25.5%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%
68,000	26.0%	26.5%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%
69,000	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
70,000	26.0%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%
71,000	26.0%	26.5%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%
72,000	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%	30.0%
73,000	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%
74,000	26.5%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	30.5%
75,000	27.0%	27.5%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%
76,000	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	30.5%	31.0%
77,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
78,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
79,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
80,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
81,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
82,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
83,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
84,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
85,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
86,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
87,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
88,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
89,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
90,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
91,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
92,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
93,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
94,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
95,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
96,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
97,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%

Appendix 1k - Financing cost table management criteria for a couple receiving state retirement pension (AOW) for portions of the mortgage loan for which the interest is not tax-deductible (part 3)

Gross income in euros	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
98,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
99,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
100,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
101,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
102,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
103,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
104,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
105,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
106,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
107,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
108,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
109,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
110,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%

Appendix 1I - Financing cost table management criteria for a single person receiving state retirement pension (AOW) for portions of the mortgage loan for which the interest is not tax-deductible (part 1)

Gross income in euros	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	23.5%	24.0%	24.0%	24.5%	25.0%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%
18,500	23.5%	24.0%	24.0%	24.5%	25.0%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%
19,000	24.5%	24.5%	25.0%	25.5%	26.0%	26.0%	26.5%	26.5%	27.0%	27.0%	27.5%	27.5%
19,500	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%	28.5%
20,000	26.0%	26.5%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%
20,500	26.5%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%
21,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
21,500	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
22,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
22,500	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
23,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
23,500	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
24,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
24,500	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
25,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
26,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
27,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
28,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
29,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
30,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
31,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
32,000	27.5%	28.0%	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%	31.0%
33,000	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%	31.0%
34,000	27.5%	28.0%	28.5%	29.0%	29.5%	30.0%	30.5%	30.5%	31.0%	31.0%	31.5%	31.5%
35,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
36,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
37,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
38,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
39,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
40,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
41,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
42,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
43,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
44,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
45,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
46,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
47,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
48,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
49,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
50,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.0%	31.5%	31.5%	32.0%
51,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.5%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%
52,000	28.0%	28.5%	29.0%	29.5%	30.0%	30.5%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%
53,000	28.5%	29.0%	29.0%	29.5%	30.0%	30.5%	31.0%	31.0%	31.5%	32.0%	32.0%	32.5%
54,000	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%
55,000	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%

Appendix 1I - Financing cost table management criteria for a single person receiving state retirement pension (AOW) for portions of the mortgage loan for which the interest is not tax-deductible (part 2)

Gross income in euros	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
56,000	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%
57,000	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%
58,000	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%
59,000	28.5%	29.0%	29.5%	30.0%	30.0%	30.5%	31.0%	31.5%	31.5%	32.0%	32.0%	32.5%
60,000	28.5%	29.0%	29.5%	30.0%	30.5%	30.5%	31.0%	31.5%	32.0%	32.0%	32.5%	32.5%
61,000	28.5%	29.0%	29.5%	30.0%	30.5%	31.0%	31.0%	31.5%	32.0%	32.0%	32.5%	33.0%

APPENDIX 2 – FINANCING COST TABLES ACCEPTANCE CRITERIA

Appendix 2a - Financing cost table acceptance criteria until age of AOW entitlement (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	14.5%	15.5%	16.0%	17.0%	17.5%	18.5%	19.0%	19.5%	20.0%	20.5%	21.0%	21.0%
26,000	14.5%	15.5%	16.0%	17.0%	17.5%	18.5%	19.0%	19.5%	20.0%	20.5%	21.0%	21.0%
27,000	15.5%	16.5%	17.5%	18.5%	19.0%	20.0%	20.5%	21.0%	22.0%	22.5%	23.0%	23.0%
28,000	16.0%	17.5%	18.5%	19.5%	20.5%	21.0%	22.0%	22.5%	23.5%	24.0%	24.5%	25.0%
29,000	16.5%	18.0%	19.5%	20.5%	21.5%	22.5%	23.5%	24.0%	24.5%	25.5%	26.0%	26.5%
30,000	16.5%	18.0%	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.0%	28.0%	28.5%
31,000	17.0%	19.0%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
32,000	17.0%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
33,000	17.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
34,000	17.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
35,000	18.0%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
36,000	18.0%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
37,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
38,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
39,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
40,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
41,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
42,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
43,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
44,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
45,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
46,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
47,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
48,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
49,000	18.5%	19.5%	20.5%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
50,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
51,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
52,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
53,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
54,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%
55,000	18.5%	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%	25.5%	26.5%	27.5%	28.5%	29.0%
56,000	18.5%	20.0%	21.5%	22.5%	23.5%	24.5%	25.0%	26.0%	27.0%	27.5%	28.5%	29.5%
57,000	19.0%	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.0%	28.0%	28.5%	29.5%
58,000	19.0%	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	27.5%	28.0%	29.0%	29.5%
59,000	19.0%	20.5%	21.5%	23.0%	24.0%	25.0%	26.0%	27.0%	27.5%	28.5%	29.0%	30.0%
60,000	19.5%	20.5%	21.5%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	28.5%	29.5%	30.0%

Appendix 2a - Financing cost table acceptance criteria until age of AOW entitlement (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.501	1.501 <= 2.001	2.001 <= 2.501	2.501 <= 3.001	3.001 <= 3.501	3.501 <= 4.001	4.001 <= 4.501	4.501 <= 5.001	5.001 <= 5.501	5.501 <= 6.001	6.001 <= 6.501	>= 6.501
61,000	19.5%	20.5%	22.0%	23.0%	24.0%	25.5%	26.5%	27.0%	28.0%	29.0%	29.5%	30.5%
62,000	19.5%	21.0%	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.0%	30.0%	30.5%
63,000	20.0%	21.0%	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.0%	31.0%
64,000	20.0%	21.0%	22.5%	23.5%	24.5%	25.5%	26.5%	28.0%	28.5%	29.5%	30.5%	31.0%
65,000	20.0%	21.5%	22.5%	23.5%	24.5%	25.5%	26.5%	28.0%	29.0%	30.0%	30.5%	31.5%
66,000	20.5%	21.5%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%
67,000	20.5%	21.5%	22.5%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%
68,000	20.5%	22.0%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%
69,000	20.5%	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.0%	30.0%	31.5%	32.0%
70,000	21.0%	22.0%	23.0%	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%
71,000	21.0%	22.0%	23.5%	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%
72,000	21.0%	22.5%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.5%
73,000	21.0%	22.5%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%
74,000	21.0%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%
75,000	21.0%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%
76,000	21.5%	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%
77,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%
78,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.0%	31.0%	32.0%	32.5%
79,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.0%	32.0%	33.0%
80,000	21.5%	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%
81,000	21.5%	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%
82,000	21.5%	23.0%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%
83,000	21.5%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%
84,000	21.5%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%
85,000	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%
86,000	22.0%	23.0%	24.0%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%
87,000	22.0%	23.0%	24.5%	25.5%	26.5%	27.5%	29.0%	30.0%	30.5%	31.5%	32.5%	33.5%
88,000	22.0%	23.0%	24.5%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	31.5%	32.5%	33.5%
89,000	22.0%	23.0%	24.5%	25.5%	26.5%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%	33.5%
90,000	22.0%	23.0%	24.5%	25.5%	26.5%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%
91,000	22.0%	23.5%	24.5%	25.5%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%
92,000	22.0%	23.5%	24.5%	25.5%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
93,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
94,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
95,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%
96,000	22.0%	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	34.0%
97,000	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.5%	30.0%	31.0%	32.0%	33.0%	34.0%
98,000	22.5%	23.5%	25.0%	26.0%	27.0%	28.0%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%

Appendix 2a - Financing cost table acceptance criteria until age of AOW entitlement (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
99,000	22.5%	23.5%	25.0%	26.0%	27.0%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%
100,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%	34.0%
101,000	22.5%	23.5%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%	34.0%
102,000	22.5%	24.0%	25.0%	26.0%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%
103,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%
104,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%
105,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.5%
106,000	22.5%	24.0%	25.0%	26.5%	27.5%	28.5%	30.0%	31.0%	31.5%	32.5%	33.5%	34.5%
107,000	22.5%	24.0%	25.0%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%	34.5%
108,000	23.0%	24.0%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%	34.5%
109,000	23.0%	24.0%	25.5%	26.5%	27.5%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%	34.5%
110,000	23.0%	24.0%	25.5%	26.5%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	34.0%	34.5%

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds €26,000 and is less than €31,000. The increased financing cost percentage may in such cases not exceed the financing cost percentage relating to a qualifying income of €31,000.

Appendix 2b - Financing cost table acceptance criteria from age of AOW entitlement (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%	20.5%
26,000	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%	20.5%
27,000	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
28,000	21.5%	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%
29,000	23.0%	23.5%	24.0%	24.5%	25.0%	25.5%	25.5%	26.0%	26.5%	26.5%	26.5%	27.0%
30,000	23.0%	24.0%	25.0%	25.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	28.5%
31,000	23.0%	24.5%	25.5%	26.0%	27.0%	27.5%	28.0%	28.5%	29.0%	29.5%	30.0%	30.0%
32,000	23.5%	24.5%	25.5%	26.5%	27.5%	28.0%	28.5%	29.0%	29.5%	30.0%	30.5%	31.0%
33,000	23.5%	24.5%	25.5%	26.5%	27.5%	28.5%	29.0%	29.5%	30.0%	30.5%	31.0%	31.5%
34,000	23.5%	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.0%	30.5%	31.0%	31.5%	32.0%
35,000	23.5%	24.5%	25.5%	27.0%	27.5%	28.5%	29.5%	30.5%	31.0%	31.5%	32.0%	32.5%
36,000	23.5%	24.5%	25.5%	27.0%	28.0%	29.0%	29.5%	30.5%	31.0%	32.0%	32.5%	33.0%
37,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	29.5%	30.5%	31.5%	32.0%	32.5%	33.0%
38,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
39,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
40,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
41,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	30.5%	31.5%	32.0%	33.0%	33.5%
42,000	23.5%	24.5%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%	33.0%	34.0%
43,000	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%	34.0%
44,000	24.5%	25.5%	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.5%	33.0%	34.0%	34.5%
45,000	25.0%	26.0%	27.0%	28.0%	29.0%	30.0%	31.0%	31.5%	32.5%	33.5%	34.0%	35.0%
46,000	25.5%	26.5%	27.5%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	34.0%	34.5%	35.5%
47,000	26.0%	27.0%	28.0%	28.5%	29.5%	30.5%	31.5%	32.5%	33.5%	34.0%	35.0%	35.5%
48,000	26.0%	27.5%	28.0%	29.0%	30.0%	31.0%	32.0%	33.0%	33.5%	34.5%	35.5%	36.0%
49,000	26.5%	27.5%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%	35.0%	35.5%	36.5%
50,000	26.5%	28.0%	29.0%	30.0%	31.0%	32.0%	32.5%	33.5%	34.5%	35.0%	36.0%	37.0%
51,000	27.0%	28.5%	29.5%	30.5%	31.5%	32.0%	33.0%	34.0%	35.0%	35.5%	36.5%	37.0%
52,000	27.0%	28.5%	30.0%	31.0%	32.0%	32.5%	33.5%	34.5%	35.0%	36.0%	37.0%	37.5%
53,000	27.0%	28.5%	30.0%	31.5%	32.5%	33.0%	34.0%	35.0%	35.5%	36.5%	37.0%	38.0%
54,000	27.0%	28.5%	30.0%	31.5%	33.0%	33.5%	34.5%	35.5%	36.0%	37.0%	37.5%	38.5%
55,000	27.0%	29.0%	30.5%	32.0%	33.0%	34.0%	35.0%	35.5%	36.5%	37.0%	38.0%	39.0%
56,000	27.0%	29.0%	30.5%	32.0%	33.5%	34.5%	35.5%	36.0%	37.0%	37.5%	38.5%	39.0%
57,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.0%	36.0%	36.5%	37.5%	38.0%	38.5%	39.5%
58,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.5%	36.5%	37.0%	38.0%	38.5%	39.0%	40.0%
59,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.5%	36.5%	37.5%	38.0%	39.0%	39.5%	40.0%

Appendix 2b - Financing cost table acceptance criteria from age of AOW entitlement (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
60,000	27.0%	29.0%	30.5%	32.5%	34.0%	35.5%	37.0%	38.0%	38.5%	39.5%	40.0%	40.5%
61,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.0%	38.0%	39.0%	39.5%	40.5%	41.0%
62,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	40.0%	40.5%	41.5%
63,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	40.5%	41.0%	41.5%
64,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	40.5%	41.5%	42.0%
65,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	41.5%	42.5%
66,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	42.5%
67,000	27.0%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
68,000	27.5%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
69,000	27.5%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
70,000	27.5%	29.0%	30.5%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
71,000	28.0%	29.5%	31.0%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
72,000	28.0%	29.5%	31.0%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
73,000	28.0%	29.5%	31.0%	32.5%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
74,000	28.5%	30.0%	31.5%	33.0%	34.0%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
75,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
76,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
77,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
78,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
79,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
80,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
81,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
82,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
83,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
84,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
85,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
86,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
87,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
88,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
89,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
90,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
91,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
92,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
93,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
94,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
95,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
96,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%

Appendix 2b - Financing cost table acceptance criteria from age of AOW entitlement (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
97,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
98,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
99,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
100,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
101,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
102,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
103,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
104,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
105,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
106,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
107,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
108,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
109,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%
110,000	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%	38.5%	39.5%	41.0%	42.0%	43.0%

The financing cost percentage may be increased by up to 3 percentage points in the case of: a single applicant whose qualifying income exceeds €26,000 and is less than €31,000. The increased financing cost percentage may in such cases not exceed the financing cost percentage relating to a qualifying income of €31,000.

Appendix 2c - Financing cost table acceptance criteria until age of AOW entitlement for portions of the mortgage loan for which the interest is not tax-deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	14.5%	14.5%	14.5%	15.0%	15.0%	15.5%	15.5%	15.5%	16.0%	16.0%	16.0%	16.5%
26,000	14.5%	14.5%	14.5%	15.0%	15.0%	15.5%	15.5%	15.5%	16.0%	16.0%	16.0%	16.5%
27,000	15.0%	15.0%	15.5%	15.5%	16.0%	16.0%	16.5%	16.5%	16.5%	17.0%	17.0%	17.0%
28,000	15.5%	16.0%	16.0%	16.5%	16.5%	16.5%	17.0%	17.0%	17.5%	17.5%	17.5%	17.5%
29,000	16.0%	16.5%	16.5%	17.0%	17.0%	17.5%	17.5%	17.5%	18.0%	18.0%	18.0%	18.5%
30,000	16.5%	17.0%	17.0%	17.5%	17.5%	18.0%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%
31,000	17.0%	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%
32,000	17.0%	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%
33,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%
34,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%
35,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
36,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
37,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
38,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
39,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
40,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
41,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
42,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
43,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
44,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
45,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
46,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
47,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
48,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
49,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
50,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
51,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
52,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
53,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
54,000	17.0%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.0%	19.5%	19.5%	19.5%
55,000	17.5%	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%	20.0%
56,000	17.5%	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	19.5%	20.0%	20.0%
57,000	17.5%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%
58,000	18.0%	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%	20.5%
59,000	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	20.5%
60,000	18.0%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	20.5%	21.0%
61,000	18.5%	18.5%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	20.5%	21.0%	21.0%

Appendix 2c - Financing cost table acceptance criteria until age of AOW entitlement for portions of the mortgage loan for which the interest is not tax-deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
62,000	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%
63,000	18.5%	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%	21.5%
64,000	19.0%	19.0%	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.0%	21.5%	21.5%
65,000	19.0%	19.5%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	21.5%
66,000	19.0%	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	21.5%	22.0%
67,000	19.0%	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%
68,000	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.0%
69,000	19.5%	20.0%	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	21.5%	22.0%	22.0%	22.5%
70,000	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%
71,000	19.5%	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.0%	22.5%	22.5%
72,000	20.0%	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	22.5%
73,000	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	22.5%	23.0%
74,000	20.0%	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
75,000	20.0%	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%
76,000	20.0%	20.5%	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.0%
77,000	20.0%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.0%
78,000	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%
79,000	20.5%	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%
80,000	20.5%	21.0%	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.0%	23.5%
81,000	20.5%	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
82,000	20.5%	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
83,000	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%
84,000	20.5%	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.0%	23.5%	23.5%
85,000	20.5%	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%
86,000	20.5%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%
87,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
88,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
89,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%	24.0%
90,000	21.0%	21.5%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	23.5%	24.0%
91,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
92,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
93,000	21.0%	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
94,000	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%
95,000	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%
96,000	21.0%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%
97,000	21.0%	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%
98,000	21.0%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%

Appendix 2c - Financing cost table acceptance criteria until age of AOW entitlement for portions of the mortgage loan for which the interest is not tax-deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
99,000	21.0%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%
100,000	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.0%	24.5%
101,000	21.5%	21.5%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.0%	24.5%
102,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
103,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
104,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
105,000	21.5%	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%
106,000	21.5%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	24.5%
107,000	21.5%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	24.5%
108,000	21.5%	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%
109,000	21.5%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%
110,000	21.5%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds €26,000 and is less than €31,000. The increased financing cost percentage may in such cases not exceed the financing cost percentage relating to a qualifying income of €31,000.

Appendix 2d - Financing cost table acceptance criteria from age of AOW entitlement for portions of the mortgage loan for which the interest is not tax-deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
-	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%
26,000	18.0%	18.0%	18.5%	18.5%	19.0%	19.0%	19.5%	19.5%	20.0%	20.0%	20.0%	20.5%
27,000	19.5%	19.5%	20.0%	20.5%	20.5%	21.0%	21.0%	21.5%	21.5%	21.5%	22.0%	22.0%
28,000	21.0%	21.0%	21.5%	22.0%	22.0%	22.5%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%
29,000	22.0%	22.0%	22.5%	23.0%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%
30,000	22.0%	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%
31,000	22.0%	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.0%
32,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%
33,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%
34,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%
35,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.0%	24.5%	25.0%	25.0%	25.0%	25.5%
36,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.0%	25.5%
37,000	22.0%	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.0%	25.5%
38,000	22.5%	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%
39,000	22.5%	22.5%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%
40,000	22.5%	23.0%	23.0%	23.5%	24.0%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%
41,000	22.5%	23.0%	23.5%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%	25.5%
42,000	23.0%	23.0%	23.5%	24.0%	24.5%	24.5%	25.0%	25.0%	25.5%	25.5%	26.0%	26.0%
43,000	23.5%	23.5%	24.0%	24.5%	25.0%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%
44,000	24.0%	24.0%	24.5%	25.0%	25.5%	25.5%	26.0%	26.0%	26.5%	26.5%	27.0%	27.0%
45,000	24.0%	24.5%	25.0%	25.5%	25.5%	26.0%	26.5%	26.5%	27.0%	27.0%	27.5%	27.5%
46,000	24.5%	25.0%	25.5%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%
47,000	24.5%	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%
48,000	25.0%	25.5%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%
49,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
50,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
51,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
52,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
53,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
54,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
55,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
56,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
57,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
58,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
59,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%

Appendix 2d - Financing cost table acceptance criteria from age of AOW entitlement for portions of the mortgage loan for which the interest is not tax-deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
60,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
61,000	25.0%	25.5%	26.0%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%
62,000	25.0%	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	27.5%	28.0%	28.0%	28.5%	28.5%
63,000	25.0%	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%
64,000	25.5%	26.0%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%
65,000	25.5%	26.0%	26.5%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	28.5%	29.0%	29.0%
66,000	25.5%	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%
67,000	25.5%	26.0%	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%
68,000	26.0%	26.5%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%
69,000	26.0%	26.5%	27.0%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	29.5%
70,000	26.0%	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%
71,000	26.0%	26.5%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%
72,000	26.5%	27.0%	27.5%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	29.5%	30.0%	30.0%
73,000	26.5%	27.0%	27.5%	28.0%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%
74,000	26.5%	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	30.5%
75,000	27.0%	27.5%	27.5%	28.0%	28.5%	29.0%	29.5%	29.5%	30.0%	30.0%	30.5%	30.5%
76,000	27.0%	27.5%	28.0%	28.5%	28.5%	29.0%	29.5%	29.5%	30.0%	30.5%	30.5%	31.0%
77,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
78,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
79,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
80,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
81,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
82,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
83,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
84,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
85,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
86,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
87,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
88,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
89,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
90,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
91,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
92,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
93,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
94,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
95,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
96,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%

Appendix 2d - Financing cost table acceptance criteria from age of AOW entitlement for portions of the mortgage loan for which the interest is not tax-deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<= 1.500	1.501 <= 2.000	2.001 <= 2.500	2.501 <= 3.000	3.001 <= 3.500	3.501 <= 4.000	4.001 <= 4.500	4.501 <= 5.000	5.001 <= 5.500	5.501 <= 6.000	6.001 <= 6.500	>= 6.501
97,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
98,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
99,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
100,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
101,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
102,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
103,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
104,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
105,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
106,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
107,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
108,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
109,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%
110,000	27.0%	27.5%	28.0%	28.5%	29.0%	29.0%	29.5%	30.0%	30.0%	30.5%	30.5%	31.0%

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds €26,000 and is less than €31,000. The increased financing cost percentage may in such cases not exceed the financing cost per

APPENDIX 3 - FILE CHECKLIST

In accordance with Article A6 of the General Conditions for Suretyship, the lender must keep a file that must include the following documents as appropriate.

I. NORMS (NHG assessment)

a. in connection with ownership:

- the purchase agreement, the purchase/contract agreement, the deed of sale (deed of assignment) or the draft notarial deed of transfer for effecting the division
- valuation report including appendices or unique code
- a desktop valuation
- agreement for deposit in maintenance fund
- specifications of contract variations or quality improvement for new-build
- specification of energy-saving facilities or energy label A++/A+++ or energy-neutral dwelling
- specified budget for construction under own management
- structural report
- deed of buy-off of ground rent obligations or contract of acquisition of full title
- deed of transfer for land already purchased
- ground lease or other notarial document showing the (remaining) term of the leasehold (for new-build)
- statement of account for the mortgage and/or tax-deductible loan
- specifications and invoices (mobile home and/or mobile home pitch)

b. in connection with income:

- employer statement
- statement of employment prospects with accompanying employer statement
- certified UWV insurance statement (PDF)
- salary statement
- declaration of continuation of employment
- declaration of unconditional increase in income
- annual statements for the past three calendar years
- employment contract for future employment for an indefinite period
- extract from mijnpensioenoverzicht.nl, allocation decision for pension, AOW and/or VUT benefit
- most recent statement of attainable pension and/or extract from mijnpensioenoverzicht.nl
- allocation decision for social benefit

c. in connection with payment obligations and creditworthiness:

- excerpt from BKR
- declaration by the lender according to Norm 1.12.4.c
- agreement for other financial obligations in assessment of less than 2% (monthly) and/or correspondence from DUO in relation to student finance
- divorce decree (notarial) agreement for termination of registered partnership or (notarial) agreement for termination of the cohabitation contract
- divorce or separation covenant (if prepared)
- proof of repayments according to Norm 7.3.2
- proof of own funds
- proof of actual monthly cost of previous loan on the grounds of Norm 8.1.1
- a letter from the Fund on the grounds of Norm 1.12.7 in the case of a debit entry giving final discharge with an RN 3 registration and a PLA of the same date in the BKR
- termination judgment in the case of a WSNP with a clean slate

d. in connection with the mortgage loan:

- binding offer accepted by the borrower
- loan agreement
- surrender value table
- mortgage deed
- policy or agreement for accrual product containing the pledge

e. for loans in connection with switching or an additional loan, also:

- specification of costs for repayment of existing mortgage and/or tax-deductible loan(s)
- specification costs of arrangement and financing
- valuation report including appendices, or unique code and/or structural report and/or specifications
- invoices for quality improvement

- statement by paying institution (social benefit)
 - annual report of self-employed person
 - divorce decree or (notarial) agreement for termination of registered partnership or (notarial) agreement for termination of the cohabitation agreement
 - divorce or separation covenant (if prepared)
 - annuity policy schedule and accompanying income calculation
 - Care agreement pgb income
 - Income tax return
- statement of account of residual debt for existing mortgage and/or tax-deductible loan(s)
- f. other:**
- the application
 - passport, European identity card or alien's document with residence permit in the Netherlands
- g. in relation to residual debt finance**
- mortgage deed for the mortgage also financing the residual debt
 - loan agreement
 - a related deed of loan/offer (if the mortgage deed refers to this)
 - sale agreement

II. CONDITIONS (management aspects)

h. in connection with Article B1:

- draft notarial deed of transfer for effecting division
- divorce decree or agreement for termination of registered partnership
- divorce or separation covenant (if prepared)
- statement of account for residual debt mortgage loan
- income information (see checklist item b.)
- result of NHG re-assessment
- excerpt from BKR
- agreement for other financial obligations in assessment of less than 2% (monthly)
- Nibud budget form
- declaration to vacate dwelling

i. in connection with Article B2:

- change agreement or loan agreement
- valuation report according to Norm 1.7

j. in connection with Article B3:

- valuation report/desktop valuation
- deed of partial cancellation

k. in connection with Article B4:

- invoices for quality improvement, contract extras, new-build and/or energy-saving facilities

l. in connection with Article B5:

- employment contract for secondment elsewhere
- proof that the dwelling is for sale
- municipal permit under the Vacant Property Act (*Leegstandswet*)
- deed of pledge of rent
- tenancy agreement

m. in connection with Article B6:

- a document showing the outcome of the assessment
- results of consultation between lender and borrower

n. in connection with Article B7:

- allocation decision or proof of application for unemployment or disability benefit
- proof of separation or proof of deregistration in municipal records database
- death certificate

- excerpt from BKR
- proof of income (see item b.)
- result of Housing costs facility (*Woonlastenfaciliteit*, or 'WLF') assessment

o. in connection with Articles B8, B9 and B9A:

- correspondence between lender and borrower
- valuation report prepared not more than six months prior to the date of sale
- reasons for accepting a final offer lower than 95%
- documents of visit to a debtor and/or a debt recovery investigation, supplemented by a foreign investigation if applicable

p. in connection with Article B10:

- correspondence between lender, borrower and the Fund
- valuation report prepared not more than six months prior to the date of sale
- documents of visit to a debtor and/or a debt recovery investigation, supplemented by an investigation abroad if applicable

q. in connection with Article B11:

- declaration form for payment of expected loss
- overview of payment arrears
- valuation report
- invoices of valuation costs

r. in connection with Article B12:

- invoices of the costs
- approval from the Fund for other loss-limiting costs
- documentation evidencing remission scheme
- overview of payments actually made
- statement regarding actual (surrender) value of the associated accrual product
- deed of transfer (private sale) or certified deed of ascending-bid session and descending-price session (auction)

s. in connection with Article B15:

- notification of full repayment of loan

APPENDIX 4 – SOURCE DATA CHECKLIST

In accordance with Article A6 of the General Conditions for Suretyship, the lender is obliged to maintain a file. This source data checklist can be used to check which documents from Appendix 3 can be replaced upon acceptance by using source data. This source data checklist contains the minimum information required for the Fund. The obligations under the Conditions and Norms remain applicable in full to the use of source data. If it is not, or not yet, possible to use source data for certain information, it will still be necessary to request the documents from Appendix 3. The conditions set by the Fund for the use of source data is explained in Article A6.

I. NORMS (NHG assessment – suitable for source data)

a. information on the borrower(s):

- Forenames and/or initials
- Surname and/or birth name
- Date of birth
- Nationality
- Type of residence permit (Norm 1.4.2.c)
- Current civil status
- Previously married
- Correspondence address of the applicant(s) in the case of a new-build dwelling
- Outcome of SFH check

b. information on the collateral on the basis of the purchase and/or ground lease:

- Name of purchaser(s)
- Collateral address or development and construction number
- Guarantee number for new-build development
- Purchase price excl. movable property
- Purchase/contract price
- Contract variations
- Amount for purchase of the land
- Amount of ground rent
- Start date of ground lease
- Remaining term of ground lease
- Purchase price according to 'deed of award' ('akte van gunning') for a purchase at auction
- Text of clauses deviating from the 'standard' NVM contract of purchase and sale
- Energy label, index or performance coefficient
- For an energy-neutral dwelling: Energy performance guarantee

c. information on the collateral on the basis of the valuation and/or structural report:

- Dwelling value (before improvements/ sustainability work)

d. information to determine income from salaried employment (*Inkomensbepaling Loondienst* - IBL):

- Amount of annual and qualifying income according to the IBL calculation tool
- Type of employment/source of income according to the IBL calculation tool

e. information on income based on the Pension Calculation Method (*Inkomensbepaling Pensioen* - IBP):

- Amount of qualifying pension income according to the IBP calculation tool
- (Projected) state retirement date according to the IBP calculation tool

f. information on income and/or assets other than determining income from salaried employment and/or pension:

- Amount of qualifying income for self-employed person
- Amount of income from spousal maintenance
- Remaining duration of spousal maintenance to be received
- Proof of own resources

g. information on expenses and loans:

- Type of loan according to the BKR
- Amount of original loan according to the BKR
- Loan costs (corrected)
- Practical repayment date according to the BKR
- Coding type according to the BKR
- Recovery code according to the BKR
- Date of recovery code according to the BKR
- Type of DUO loan scheme
- Original principal of DUO loan
- Principal of DUO loan following extra repayment on the original principal
- Interest rate for the DUO loan

- Dwelling value (after improvements/sustainability work)
 - Type of collateral (e.g. dwelling)
 - Type of designated use of collateral (e.g. designated use 'residential')
 - Internal and external state of repair
 - Structural condition
 - Specification of costs for improving quality and/or sustainability
 - Energy label
 - Special points to note according to valuation report (e.g. contamination and advice for a structural survey)
 - Costs necessary immediately according to the structural report
 - Unique code of the valuation report
- h. information on the mortgage to be provided**
- Purpose of finance
 - Mortgage sum (total and per loan portion)
 - Interest rate (per loan portion)
 - Fixed interest term (per loan portion)
 - Mortgage type (per loan portion)
 - Term of the loan (per loan portion)
 - Loan commencement date
 - Date of accepted mortgage offer
 - Digital signatures of borrower(s) for the accepted mortgage offer
 - Specification of acquisition and finance costs
 - Specification of repayment costs of existing mortgage(s) and/or tax-deductible loan(s)
 - Invoices for quality and/or sustainability improvements
 - Residual debt from mortgage(s) and/or tax-deductible loan(s)
 - Mortgage deed
 - Amount of spousal maintenance payable
 - Remaining duration of spousal maintenance payable
 - Actual monthly expenses within the context of the 'senior citizens mortgage portability option' (Norm 8.1.1)
- Term of the DUO loan
 - DUO loan costs (corrected)
- i. information due to the inclusion of residual debt financing:**
- Date of sale of former dwelling
 - Sale price of the former dwelling
 - Amount of the residual debt finance
 - Interest rate for residual debt finance
 - Fixed-interest term for residual debt finance
 - Mortgage type for residual debt finance
 - Term of the residual debt finance
 - Commencement date of the residual debt finance
- j. information on source data used:**
- Summary of the source data set originating from the consumer data supplier
 - Printout and/or summary of source data set used from the lender's system

APPENDIX 5 – MODEL - STRUCTURAL REPORT NATIONAL MORTGAGE GUARANTEE

NOTE

Introduction

In a number of cases, applications for a National Mortgage Guarantee must be accompanied by a structural report. If the report is prepared by the municipality or the 'Vereniging Eigen Huis', no formal requirements apply with respect to the report. In all other cases, the report must be prepared in accordance with the attached Model Structural Report National Mortgage Guarantee.

Construction companies are of course free to provide their own (possibly more extensive) structural report to their customers. In this case, the data important for the application for a National Mortgage Guarantee must be summarised in the Model Structural Report.

Assessment framework for inspection

The important construction elements are listed in the report in a checklist. These elements are inspected in all cases, since defects can be costly. The checklist is used to establish the costs that have to be calculated for each construction element to repair the defects. Large cost items appearing in other construction elements should be reported under 'miscellaneous', as well as defects in other construction elements not mentioned further that affect safety, health and usage.

The assessment framework for the inspection is established in the programme of requirements and recommendations on pages 3 and 4 of the Model Structural Report.

The inspection only checks visible construction elements. This means it is not possible to give an opinion with regard to issues such as foundations, sewage, etc. If the inspector considers additional specialist investigation to be necessary, this must be stated in the report (under 'remarks').

Cost indications

- Cost indications may relate to:
 - costs that are immediately necessary: costs of repairs to defects that are immediately necessary;
 - costs over time: costs in future;
 - maintenance (optional within 5, 10 or 15 years) on the basis of the maintenance plan to be attached to the report;
 - costs of improvement: costs of improvement on the basis of an improvement plan to be attached to the report or a quotation in this respect.
- Cost indications are:
 - stated separately (immediately necessary; necessary over time; improvement);
 - based on contractor prices (no do-it-yourself works);
 - stated including VAT;
 - if possible and financially responsible, estimated on the basis of repair and not on full replacement;
 - established on the assumption that the contractor can continue to work without interruption.
- Costs of shoring, demolition and scaffolding and the costs of consequential damage are not included in the cost indications.

Tax issues

If the inspection is carried out in order to meet the conditions and norms of the National Mortgage Guarantee and the mortgage loan is provided with a National Mortgage Guarantee, the costs of this inspection as well as the costs of obtaining the National Mortgage Guarantee are deductible from income tax.

MODEL STRUCTURAL REPORT NATIONAL MORTGAGE GUARANTEE (page 2)

INSPECTION RESULTS GENERAL CONSTRUCTION ELEMENTS						
Code	Element	Location and description of defect	Action	K.v. (cost allocation)	Immediately necessary costs	Over time necessary costs
A.0	Foundations				€	€
A.1	Crawl space				€	€
A.2	Porch/gallery				€	€
A.3	Roof				€	€
A.3.1	Roof covering				€	€
A.3.2	Chimneys				€	€
A.4	Fire safety				€	€
A.5	Vermin/mould				€	€
A.6	Miscellaneous				€	€
	TOTAL GENERAL				€	€

INSPECTION RESULTS PER FLOOR						
Floor: <input type="checkbox"/> basement <input type="checkbox"/> ground floor <input type="checkbox"/> floor <input type="checkbox"/> attic (complete for each floor)						
Code	Element	Location and description of defect	Action	K.v. (cost allocation)	Immediately necessary costs	Over time necessary costs
B.1.1	Concrete external walls				€	€
B.1.2	Masonry/ External walls				€	€
B.1.3	Metal construction elements				€	€
B.2.1	Door frames/window frames/external doors				€	€
B.2.2	External paintwork				€	€
B.3	Flooring, wooden construction elements				€	€
B.4	Sanitary facilities				€	€
B.5	Ventilation/humidity				€	€
B.6	Miscellaneous				€	€
	TOTAL FLOOR				€	€

NOTE

- **Code** Refers to attached programme of requirements and recommendations.
- **Location and description of defect:** The location where the work needs to be carried out and a description of the defect.
- **Action:** **S**= demolition (slopen); **H**= repair (herstellen); **V**= replace (vervangen); **N**= new installation (nieuw aanbrengen); **O**= other (overig) (give details)
- **k.v. (%):** Cost allocation for stacked buildings; k.v. shows the percentage of the total costs allocated to the dwelling on the basis of the deed of division of the property, or an estimate by the inspector. For example: total costs of €10,000 for 4 apartments => k.v.= 25%, necessary costs: €2,500.
- **Immediately necessary costs:** Costs that need to be incurred immediately to prevent further damage or consequential damage.
- **Costs necessary over time:** Costs of future maintenance (optional within 5, 10 or 15 years) on the basis of a maintenance plan to be attached to the report.

PROGRAMME OF REQUIREMENTS AND RECOMMENDATIONS

CODE	REQUIREMENTS/RECOMMENDATIONS	BUILDINGS DECREE
A.0	FOUNDATIONS Leaning or cracked walls must be investigated by an expert to establish the cause. Works must be carried out in accordance with the expert's report.	§ 2.1.2 + § 2.2.2
A.1.	CRAWL SPACE For frontages of up to 5 metres, at least two vermin-proof ventilation openings must be available for ventilation of the crawl space. For wider frontages, at least three. The crawl space must allow for adequate air circulation (check for rubble deposits).	§ 3.10.2
A.2	PORCH/GALLERY Repair or replace damaged concrete panels and lintels. Cracks in masonry or plasterwork must be hacked out and repaired in accordance with existing work. Replace damaged or cracked bricks. Inspect steel construction elements in masonry or concrete for rust. Treat or replace as necessary. Repair or replace seriously damaged corbels, beams and columns. Repair or replace worn-out or damaged floor elements and stair treads. Fix loose banisters. Replace missing banisters. Repair or replace damaged or faulty railings and parapets.	
A.3	ROOF Repair or replace defects in roof construction elements such as trusses, wall plates, purlins, roof boarding, counter battens and tile battens. For flat roofs, repair or replace defects in construction elements such as roof boarding, joists and primary beams.	§ 3.5.2 § 3.5.2
A.3.1	ROOF COVERING Replace damaged and porous tiles or slates and ridges. Relay crooked roof tiles or slates and ridges. Repair raised or loose shingles or replace the covering entirely. Check lead flashings and repair or replace as necessary. Fix defects in zinc, bitumen, mastic or plastic roofing (replace entire covering if necessary). Add or replace ballast (gravel, tiles) as necessary. Fix defects in guttering and edge finishing.	§ 3.5.2
A.3.2	CHIMNEYS AND VENTILATION SHAFTS OUTSIDE ROOF Repair defects in masonry, pointing and plastering. Repair defects in chimney pots or replace completely including the pots. Repair and impregnate the drainage finishing layer or replace it completely and impregnate it. Repair defects in lead work or replace lead work entirely.	§ 3.5.2 § 3.6.2 § 3.7.2
A.4	FIRE SAFETY Remove expanded polystyrene	
A.5	VERMIN/MOULD Control of vermin or mould must be effected in accordance with a report prepared by an expert.	

PROGRAMME OF REQUIREMENTS AND RECOMMENDATIONS (continued)

CODE	REQUIREMENTS/RECOMMENDATIONS	BUILDINGS DECREE
B.1.1	CONCRETE EXTERNAL WALLS Repair or replace damaged concrete elements.	§ 2.1.2 + § 2.2.2
B.1.2 B.1.2.1 B.1.2.2 B.1.2.3	MASONRY/EXTERNAL WALLS Treat rising damp. Repair consequential damage. Hack out and repair cracks in masonry or plasterwork, as well as loose plasterwork, in accordance with existing work. Replace damaged or cracked bricks. Repair or replace brick parapets with cracks or loose bricks in accordance with existing condition (possibly in combination with review of supporting structure).	§ 3.5.2 § 3.5.2
B.1.3	METAL CONSTRUCTION ELEMENTS Check steel construction elements in masonry or concrete for rust (indicator is cracked and/or protruding bricks). Treat or replace as necessary. Repair or replace seriously damaged corbels, beams, columns and railings.	§ 2.1.2 + § 2.2.2
B.2.1	DOOR FRAMES/WINDOW FRAMES/EXTERNAL DOORS Repair or replace damaged elements. Fix poorly closing or sticking windows and doors. Make skylights and dormer windows wind-proof and waterproof. Replace rotten parts (possibly the entire element). Make elements to be opened in working order. Repair or replace lead and zinc work as necessary. Replace weathering profiles and sills as necessary.	§ 3.5.2 § 3.5.2
B.2.2	EXTERNAL PAINTWORK Remove loose or defective paint layers in existing woodwork. Sand and fill woodwork, apply two coats of primer and a finishing coat of paint. For existing steel elements, first remove rust and clean, then apply two coats of primer - with one coat of rust-resistant paint - and a finishing coat of paint. For new woodwork, treat all wood surfaces still visible three times with covering stain or in accordance with the situation. Remove scale and rust from ungalvanised steel and apply conservation treatment. Treat any damage to galvanised steel with zinc compound. For an element to be painted, the internal paintwork must also be in good state (otherwise include internal paintwork for the element) Replace broken glass.	§ 3.5.2
B.3	FLOORING, WOODEN CONSTRUCTION ELEMENTS Replace timber (beams, joists, columns and railings) affected by wood rot and/or mould. Strengthen beams or joists if necessary. If mould is found, measures must be based on expert advice (see also A.5).	§ 2.1.2 + § 2.2.2
B.4	SANITARY FACILITIES An item must be included for installation only if a usual facility is entirely lacking.	
B.5	VENTILATION/HUMIDITY Internal kitchens, bathrooms and toilets must be provided with sufficient ventilation.	§ 3.6.2 § 3.7.2

