



Conditions & Norms 2017-3

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CONTENTS

GENERAL TERMS & CONDITIONS FOR SURETYSHIP 2017-3	7
PART 1: DEFINITIONS	7
PART 2: GENERAL	9
ARTICLE A1 Scope of the suretyship	9
ARTICLE A2 Conditions of suretyship.....	9
ARTICLE A3 Suretyship clause.....	9
ARTICLE A4 Notification requirement for the lender	10
ARTICLE A5 Payment of suretyship fee.....	10
ARTICLE A6 Documentation.....	10
ARTICLE A7 Data comparison.....	11
PART 3: MANAGEMENT ASPECTS	12
ARTICLE B1 Release from liability.....	12
ARTICLE B2 Change to or replacement of the loan.....	12
ARTICLE B3 Acquisition of suretyship by new lender	12
ARTICLE B4 Deposit obligation	12
ARTICLE B5 Conversion to interest-only mortgage during the term	12
ARTICLE B6 Temporary letting.....	13
ARTICLE B7 No release of security	13
ARTICLE B8 Avoiding sale at a loss or limitation of loss.....	13
ARTICLE B8A Housing costs facility (Woonlastenfaciliteit, or 'WLF'); additional suretyship	14
ARTICLE B9 Threat of forced sale at a loss.....	14
ARTICLE B10 Private sale	14
ARTICLE B10A Forced private sale	14
ARTICLE B11 Sale under execution	14
ARTICLE B12 Submission of request to payment of loss.....	15
ARTICLE B12A Collection of claim or remaining claim.....	15
ARTICLE B13 Determination of loss	15
ARTICLE B14 Notification of full repayment.....	16
ARTICLE B15 Notification obligations / requirements for approval	16
ARTICLE B16 Sale within 6 months of purchase	16
ARTICLE B17 Contact by the Fund.....	16
PART 4: MANAGEMENT CRITERIA	17
ARTICLE C1 Application of the management criteria	17
ARTICLE C2 Testing.....	17
ARTICLE C3 Permitted financing cost.....	17
ARTICLE C4 Qualifying income	17
ARTICLE C5 Other financial obligations.....	17
ARTICLE C6 Financing cost.....	18
ARTICLE C7 Notional interest rate.....	18
ARTICLE C8 Assets	18
ARTICLE C9 Ground rent.....	18
ARTICLE C10 BKR check.....	18
PART 5: FINAL PROVISIONS	19
ARTICLE D1 Notification of norms and general conditions for suretyship.....	19
ARTICLE D2 Date of effectiveness/application	19
MANAGEMENT CRITERIA APPENDICES.....	20
NORMS 2017-3	44
1. GENERAL.....	44
1.1 Norms	44
1.2 Hardship clause	44
1.3 Debtorship.....	44
1.4 Proof of identity.....	45
1.5 Suretyship fee:.....	45
1.6 Average purchase price and cost limits	45
1.7 Valuation report.....	45
1.8 Structural report.....	46
1.9 Quality improvement	46
01:10 Energy-saving facilities	46
01:11 Ground lease	46
1:12 Suspensory conditions.....	46
1:13 BKR check.....	47

01:14	SFH check	47
2.	PURCHASE OF DWELLING	47
2.1	Purchase sum	47
2.2	Purchase of existing dwelling.....	47
2.3	Purchase of new-build dwelling.....	48
2.4	Purchase of new-build dwelling constructed in own management or self-built.....	49
2.5	Purchase of caravan	49
3.	EXISTING OWNER-OCCUPIER.....	50
3.1	New loan for quality improvement.....	50
3.2	Additional loan for quality improvement	50
3.3	New loan in connection with termination of relationship or inheritance.....	50
3.4	Additional loan in connection with termination of relationship or inheritance	51
3.5	New loan in connection with buy-off of ground rent or acquisition of the right to full title to the ground	51
3.6	Additional loan in connection with buy-off of lease or acquisition of full title to the ground ..	52
4.	RESIDUAL DEBT FINANCE	53
4.1	Definition of residual debt.....	53
4.2	Size of residual debt finance.....	53
4.3	Application of residual debt finance	53
4.4	Scope of suretyship	53
4.5	Financing cost.....	53
4.6	Repayment type.....	53
4.7	Notification of residual debt finance	53
5.	LOAN.....	54
5.1	Loan types	54
5.2	Employee finance	54
5.3	Payment instalment	54
5.4	Mandatory additional repayment.....	54
5.5	Term life insurance	54
6	INCOME.....	55
6.1	Income from an employment contract for indefinite time or a fixed term.....	55
6.2	Income from flexible and/or other type of employment	55
6.3	Income from independent profession or business.....	55
6.4	Income from (social) benefit.....	56
6.5	Maintenance	56
6.6	Imminent pension.....	56
6.7	Qualifying income	56
7	TESTING.....	57
7.1	Financing cost.....	57
7.2	Foreign taxpayers	57
7.3	Deduction of other financial obligations	57
7.4	Accrued value	58
7.5	Subsidy contribution(s)	58
7.6	Financing cost for installation of energy-saving facilities.....	58
7.7	Interest not tax-deductible.....	59
7.8	Decline in income.....	59
7.9	Weighted average interest	59
7.10	Test for caravans or caravan pitches.....	59
APPENDICES.....		60
APPENDIX 1 – FINANCING COST TABLES ACCEPTANCE CRITERIA.....		60
APPENDIX 2 – CHECKLIST FILE		72
APPENDIX 2A – CHECKLIST FILE ACQUISITION OF SURETYSHIP (B3).....		74
APPENDIX 3 – MODEL – STRUCTURAL REPORT NATIONAL MORTGAGE GUARANTEE		76
APPENDIX 4 – MODEL – NOTIFICATION NATIONAL MORTGAGE GUARANTEE		82

PART 1: DEFINITIONS

- a. The Fund:
The Home Ownership Guarantee Fund, with its registered office in The Hague.
- b. National Mortgage Guarantee:
the public name of the suretyship provided by the Fund.
- c. Dwelling:
 - 1. a building located in the Netherlands intended for permanent residence and suitable or to be made suitable as a principal residence or a part thereof, unencumbered by tenancy or rent-to-own and/or usufruct or other use of the dwelling;
 - 2. the land belonging to this building;
 - 3. a caravan – other than a caravan with its own drive mechanism or a caravan which under the Road Traffic Act may be driven on a road without exemption – or a caravan pitch situated in a centre that is not designated for removal.
- d. 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 an apartment right.
- e. Quality improvement:
carrying out repairs in connection with the repair of overdue maintenance, improvement and/or expansion of the dwelling, whereby 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.
- f. Energy-saving facilities:
a high-efficiency water heater, external wall insulation, roof insulation, pipework insulation, floor insulation, high-efficiency glazing, energy-efficient frames and/or doors and similar elements of construction, energy-efficient ventilation including high return ventilators, a heat pump, heat recovery, a solar water heater, solar panels or a combination thereof.
- g. Energy-neutral dwelling (also known as a Zero on the Meter dwelling):
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.
- h. Value of the dwelling:
 - 1. *existing dwelling*:
the market value unencumbered by tenancy and use (after rebuilding if applicable) according to the valuation report;
 - 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.
- i. 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;
- j. Applicant:
the person applying for a National Mortgage Guarantee (Nationale Hypotheek Garantie or NHG);
- k. Borrower:
any natural person on whose behalf a surety has been provided by the Fund as security for the fulfilment of their payment obligations arising from one or more loans.

- l. Lender:
the party with which the Fund has entered into a standard contract of suretyship with respect to loans to borrowers.
- m. Application date:
The date on which the application is submitted.
- n. Application:
The request to the lender for provision of a loan. The application must in any case state:
 - the name and address of the applicant(s);
 - the collateral for which the loan is requested;
 - the name of the lender;
 - the application date.
- o. Date of binding offer:
the date on which the binding offer for the loan is made to the applicant(s).
- p. Loan:
 1. one (or more) loan(s) for which the Fund has stood surety entered into by one or more borrower(s) with a lender for the purpose of the acquisition of ownership of a dwelling, if applicable with the addition of a loan for the residual debt according to Norm 4; and/or
 2. one (or more) loan(s) for which the Fund has stood surety entered into by one (or more) borrower(s) with a lender in relation to the improvement of the quality of a dwelling; and/or
 3. one (or more) loan(s) entered into for the entire repayment of one or more loan(s) referred to under 1, 2 or 3, as long as the borrower(s) and the dwelling are the same as those of the loan(s) referred to under 1 or 2.
- q. 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.
- r. Termination of relationship:
divorce, termination of registered partnership or termination of long-term cohabitation.
- s. Articles of Association:
the articles of association of the Fund;
- t. Norms:
the uniform and objective Norms as referred to in Article 8, paragraph 1, item b. of the articles of association.
- u. Valuer:
a person registered as a valuer in a register recognised by the Fund.
- v. Surety fee:
the fee payable by a borrower to the Fund for the provision of a suretyship.
- w. 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).
- x. Investment contract:
a contract on the basis of which the borrower is obliged to invest in shares, bonds, investment funds and/or other securities as security for the fulfilment of the borrower's obligations with respect to one (or more) loan(s).
- y. Savings 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) loan(s).
- z. 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;
- aa. Sale under execution:
a sale as referred to in Section 3:268 and/or Section 3:248 of the Dutch Civil Code (Burgerlijk Wetboek, hereinafter 'BW').
- bb. Date of sale:
 1. for a sale under execution: the date on which the descending price session of the auction takes place;
 2. for a private sale: the date on which the notarial deed of transfer of title is signed.
- cc. Financing expense:
the amount of interest calculated and repayment on the basis of annuities with monthly payment in arrears, plus the amount of the ground rent.
- dd. Payment instalment:
the monthly amount of interest and repayment on the basis of annuities.
- ee. Residual debt:
the principal of one (or more) loan(s) less the surrender or other value of life insurance(s) forming part of the security and/or investment contract(s) and/or savings account(s) for home ownership.

PART 2: GENERAL

ARTICLE A1 Scope of the suretyship

1. The suretyship 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 property, 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 B13.
- 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 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.
- 2.b The interest used for the calculation of the annuity shall be the nominal interest rate(s) agreed by the lender and the borrower for the loan(s) during their term.
- 2.c 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 the above provisions in this paragraph.
- 3 If a suretyship is provided as a security for one or more loan(s) provided to the same borrower and for the same property that is used for full repayment of one or more loan(s) for which the Fund had previously entered into a contract of suretyship, the amount for which the Fund stands surety under this new suretyship shall be decreased by the same amount as the suretyship would have been decreased for the loan(s) repaid.
- 4 If a loan is granted for improvement of the property that was also used for full repayment of the existing mortgage loan(s), the provisions of paragraphs 2 a. to 2 c. shall apply.

ARTICLE A2 Conditions of suretyship

The Fund shall only stand surety if:

1. a first mortgage and/or first right of pledge of the lender is established on the property, on condition that the proceeds of an execution sale shall in the first place be used for the payment of all claims of the lender on the borrower in relation to the loan(s);
2. in the event that an additional loan is provided on the basis of the Norms:
 - a. this additional loan is provided by the lender who is the creditor with respect to the claim(s) arising from the existing loan(s) in connection with the first mortgage and/or the first right of pledge on the property;
 - b. a first or second mortgage and/or a first or second right of pledge of the lender is established on the property, on condition that the proceeds of an execution sale are in the first place – apart from claims of the lender arising from the loan(s) or the residual debt resulting from the loan(s) in connection with a first mortgage and/or first right of pledge in existence at the time of the offering of the additional loan - used to pay all claims of the lender on the borrower in relation to the additional loan;
3. the mortgage deed or deed of pledge stipulates that the property 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;
4. the lender has stipulated in writing that the borrower is obliged to ensure that the property 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;
5. the Norms applying on the date of the binding offer are met on this date, taking account of Norm 1.1.3;
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 Homeownership Guarantee Fund, with its registered office at The Hague, has entered into a contract of suretyship for the repayment of the loan, either subject to suspensory condition(s) or not. The borrower agrees that the lender should provide information and documentation relating to the loan and the security provided to the above-mentioned Fund."*
 - b. *"If as a result of culpable action or negligence on the part of the lender the above-mentioned Fund does not stand or no longer stands surety for the loan, the lender shall continue to act towards the borrower as if the Fund still stands surety for the term of the loan."*
 - c. *"If the Homeownership Guarantee Fund has made a payment to the lender as surety, the Fund is in principle prepared not to claim this from the borrower if and to the extent that in the opinion of the Fund it is the case that:*
 1. *the borrower has acted in good faith with respect to their inability to pay the loan, and*
 2. *the borrower has extended their full cooperation in repaying the loan as far as possible and realising the highest possible proceeds from the property.**The Fund may decide to claim full or partial payment if the borrower has income and/or assets such that payment by the Fund to the lender could have been avoided or reduced."*
 - d. *"If the Homeownership Guarantee Fund has established that the borrower has met the conditions set above under c., the lender shall not collect its (residual) claim on the borrower to the extent that the (residual) claim has not been paid by the Fund to the lender, because:*
 1. *the lender has not taken account of the uniform and objective Norms established by the Fund as referred to in Article 8, paragraph 1 of the articles of association of the Fund and/or the "General Terms and Conditions for Suretyship" published by the Fund;*

2. *this is the result of the 10% excess not paid to the lender by the Fund; and/or*
 3. *this is due to a difference between the loan agreed by the lender with the borrower and a loan on the basis of annuities with monthly payments in arrears whereby the loan is fully repaid after 30 years.";*
 - e. *"The debtor is aware that the suretyship provided by the Homeownership Guarantee Fund may be subject to one or more suspensory conditions. If the suretyship is granted subject to suspensory conditions, this means that the debtor can only exercise their rights under the suretyship after fulfilment of the suspensory condition(s). The debtor is aware in particular that the provisions of paragraphs c. and d. above shall not apply as long as the suspensory condition(s) is/are not met."*
2. The Fund is entitled to demand fulfilment of the above under 1.b. and d. by the lender at the request of the borrower or on its own initiative.

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 by means of a form prepared by the Fund that is completed fully and truthfully and signed by the lender, unless a different method of notification has been agreed between the lender and the Fund.
3. If the funding of a new-build property is notified to the Fund with reference to the building plan and number instead of the street name and house number, the lender must notify the Fund of the final address within 3 months after the applicant(s) move in to the new-build property.

ARTICLE A5 Payment of suretyship fee

1. The lender shall 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 shall 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. 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 Terms and Conditions for Suretyship, taking account of Norm 1.1.3.
2. The file must in any case include:
 - a. the documents that the file must contain according to Appendix 2;
 - b. all incoming and outgoing documents (correspondence, e-mails and notes of telephone conversations) of the lender relating to contact with the borrower(s);
 - c. a document showing the outcome of the review referred to in Article B8;
 - d. in case of forced private sale and private or other execution sale of the property: a report on the property prepared by a valuer stating the value of the property unencumbered by tenancy or occupation and the forced-sale value of the property unencumbered by tenancy or occupation, prepared not more than six months prior to the date of sale;
 - e. statements of the costs as referred to in Article B13.
3. In case of transfer of a suretyship in accordance with Article B3, the file must, contrary to that stated in paragraph 2 of this Article under a., contain the documents stated in Appendix 2A.
4. If the Fund so requests, the lender shall be obliged to:
 - a. submit the complete file to the Fund for inspection;
 - b. transfer the complete file to the Fund if the lender requests the Fund to meet its obligations under the suretyship, this in relation to the right of recourse of the Fund.

ARTICLE A7 **Data comparison**

1. The lender shall be obliged at least once a year to submit a file with data on all loans provided for which the Fund has stood surety in accordance with the “selection criteria match file” and “file format matching” as published on the Fund’s website: www.nhg.nl, under “Conditions and Norms 2017-3” > “More downloads”.
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.

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 subject to the express suspensory condition that the borrower so released is not or no longer an owner or co-owner of the dwelling associated as security for the loan to which the release relates and that the released borrower has permanently departed from 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 testing there are not current payments in arrears on the mortgage and/or other financial obligations, and the income of the remaining borrower is sufficient to meet the Norms applying at the time (see also Article B8). In this connection, the lender is obliged under Norm 1.13 to request a statement of the registered loans from the 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 shall apply mutatis mutandis.
4. Release from liability and/or the addition of a new borrower must be notified to the Fund within 30 days; no suretyship fee will be due.

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. The suretyship shall not extend further than the original suretyship.
3. The lender is authorised to provide additional finance to the borrower, as long as the lender takes account of the interests of the Fund. The lender must make a reasonable case in the event of a request for payment of a loss. If the additional finance has been provided in accordance with the regular norms applying to the lender in question, this condition will be considered as having been met.
4. Notification to the Fund is not required, and not suretyship fee will be due.

ARTICLE B3 Acquisition of suretyship by new lender

1. A lender may acquire a suretyship from the Fund for a loan that is used for repayment of the collective loan(s) provided by a different lender.
2. The suretyship shall not extend beyond the original suretyship(s) and the suretyship shall be subject to Article A1 paragraph 3.
3. At the time of acquisition of the suretyship the Norms 2017-3 do not apply, with the exception of Norm 5.1 and Norm 5.5 whereby the value of the dwelling as established on the inception of the original suretyship(s) shall be the starting point.
4. Acquisition of the suretyship shall only be permitted if at the time of testing there are no current payments in arrears on the mortgage and/or other financial obligations. In this connection, the lender is obliged under Norm 1.13 to request a statement of the registered loan(s) from the 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. The lender is also obliged under Norm 1.14 to request a statement from the Foundation for Prevention of Mortgage Fraud (Stichting Fraudepreventie Hypotheken, or 'SFH'). Acquisition of the suretyship is not permitted if a borrower is registered in the SFH system.
5. In case of a request for payment of a loss after acquisition of a suretyship, the lender does not have to submit the documents stated in Appendix 2, however it must submit the documents stated in Appendix 2A. The lender is obliged to notify the Fund of the new loan in the manner and within the period stated in Article A4. The suretyship fee for this loan shall be € 1.

ARTICLE B4 Deposit obligation

1. If a deposit obligation applies in connection with new-build, quality improvement and/or energy-saving facilities, 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 date of the binding offer 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 Conversion to interest-only mortgage during the term

1. Conversion of the loan(s) wholly or partially to interest-only repayments during the term of the loan(s) taking account of Article B7 is exclusively permitted if there is an existing home ownership debt (see the definitions of the General Terms and Conditions 2017-3) on condition that the total interest-only portion is not more than 50% of the original value of the dwelling. The interest-only portion may exclusively relate to the portion of the existing home ownership debt.
2. No notification to the Fund is required.

ARTICLE B6 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 rent 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.; 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 rent agreement must state that the dwelling will be vacated after the agreed term has expired;
 2. the rent due must be pledged or ceded to the lender;
 3. the rent due must be used to pay the instalments due as a result of the loan.
2. The prior approval of the Fund is required for subsequent requests for temporary letting of the dwelling or for reasons for temporary letting other than those stated in paragraph 1 of this Article. The Fund may attach conditions to this approval.
3. The lender must notify the Fund of the letting of the dwelling within 30 days after the inception of the rent agreement.

ARTICLE B7 No release of security

1. The lender shall not voluntarily release any security required for the loan as referred to in Article A2, other than in the situation described in paragraph 2 of this Article (and taking account of Articles B2 and B3) if the claims under the loan have not been met in full unless the Fund has approved this in writing in advance. The Fund may attach conditions to this approval.
2. As an exception to paragraph 1, the lender is permitted to release the security if release is necessary in connection with achieving continued occupancy of the dwelling after the termination of a relationship and the accrued value of the security is used to reduce the existing home ownership debt before the division takes place.
3. The lender is permitted to grant partial cancellation subject to the condition that the loan is repaid with the market value as established by a valuer with vacant possession and use of the part to be cancelled.

ARTICLE B8 Avoiding sale at a loss or limitation of loss

1. If as a result of the termination of a relationship, unemployment and/or disability, there is a danger of sale at a loss and the danger of a claim on the Fund as the surety, the lender must carry out a review 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 review in accordance with the Management Criteria (see Part 4: Management Criteria).
2. If the outcome of the review stated in paragraph 1 of this article is negative, the lender must notify the Fund accordingly.
3. 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.
4. The lender must demonstrably make its best efforts to avoid a sale with a loss and to limit the loss.

ARTICLE B8A 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 on one occasion 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 shall 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 life insurance(s) or investment contract(s) or savings account(s) for home ownership;
 - 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 with the code HY 5.
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 shall apply;
 - c. this shall 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 shall 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 B9 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 in accordance with the Intensive Management Conduct Guideline applying at the time.
2. In case of payment(s) in arrears of 3 full monthly instalments or more, the lender is obliged to notify this in accordance with the Intensive Management Conduct Guideline applying at the time.

ARTICLE B10 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 with vacant possession 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. 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 after having obtained the approval of the Fund.

ARTICLE B10A 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 in accordance with the Intensive Management Conduct Guideline applying at the time;
2. The lender may only effect the forced private sale of the dwelling after having obtained the Fund's written approval.

ARTICLE B11 Sale under execution

1. The lender must demonstrably make every effort to limit the loss and to act in accordance with the Intensive Management Conduct Guideline applying at the time.
2. The lender may only effect the sale under execution of the dwelling after having obtained the Fund's written approval.

ARTICLE B12 **Submission of request to payment of loss**

1. The lender is obliged to submit a 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 the forced private sale of the dwelling. This request for payment must be made by submitting to the Fund the latest declaration form established by the Fund and published on its website (www.nhg.nl) that has been fully and truthfully completed and signed 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, 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 shall 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 Terms and Conditions for Suretyship applying at the time of the offering of the loan(s), unless non-payment would be unreasonable or unfair towards the lender.

ARTICLE B12A **Collection of claim or remaining claim**

1. If the lender has submitted a request for payment of a loss to the Fund, the Fund shall decide whether in its judgement the borrower has met the conditions stated in Article A3 paragraph 1 sub c or not.
2. The Fund shall notify its decision stated in paragraph 1 to the lender in writing.
3. If in the judgement of the Fund the borrower has not met the conditions stated in Article A3 paragraph 1 sub c., the lender shall 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 met the conditions stated in Article A3 paragraph 1 sub c., the lender shall 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 so pursuant to Article B12 paragraph 3;
 - b. this concerns the 10% excess that pursuant to Article B12 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 B13 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 after the date of issue (see paragraph 2).

ARTICLE B13 **Determination of loss**

1. The loss includes:
 - a. the residual debt, taking account of Article A1;
 - 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 life insurance(s) and/or investment contract(s) and/or savings account(s) for home ownership 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), in accordance with 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 shall 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.
3. Paragraph 2 shall not apply if the suretyship to which the loss relates is given under Article B3 for the repayment of one or more collective or individual loan(s) as long as the original offer for any of these collective or individual loan(s) was issued prior to 1 January 2014.

ARTICLE B14 **Notification of full repayment**

1. The lender is obliged to notify the Fund in the event that a guaranteed loan is repaid within 3 months of the date of the repayment.
2. This notification must include the guarantee number and the name and address details given with the automatic collection of the suretyship fee.

ARTICLE B15 **Notification obligations / requirements for approval**

1. If the request for payment of a loss shows that the lender has failed to make the obligatory notification stated in Article A4, paragraph 1 and 2 of the General Terms and Conditions for Suretyship, the Fund will not effect payment for the loss on the basis of Article B13.
2. If the request for payment of a loss shows that the lender has not complied with the notification obligations in the General Terms and Conditions for Suretyship and/or the Intensive Management Conduct Guideline, the Fund will reduce payment for the loss established on the basis of Article B13 for each obligation not complied with by an amount equal to 10% of the loss established by the Fund on the basis of Article B13.
3. If the request for payment of a loss shows 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 B13 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 B13.
4. If the request for payment of a loss shows that the lender has not obtained the Fund's approval as required under Articles B10, B10A and B11 of the General Terms and Conditions for Suretyship, the Fund will reduce payment for the loss established on the basis of Article B13 by an amount equal to 10% of the loss established by the Fund on the basis of Article B13.
5. The Fund's entitlement to claim for penalties as stated in paragraphs 2, 3 and 4 of this Article shall be without prejudice to the Fund's entitlement to reimbursement of the loss to the extent that this is in excess of the aforementioned penalties.

ARTICLE B16 **Sale within 6 months of purchase**

1. In case of sale of the dwelling within 6 months of the purchase, the lender shall 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 initiated by it 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 shall 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."
2. In deviation from that stated in paragraph 1 of this article, a term of 36 months instead of 6 months shall apply in case the dwelling is purchased in the period between 1 September 2012 and 1 January 2015.

ARTICLE B17 **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 and in which there is a threat of a claim on the surety provided by the Fund, the management criteria in this part of the General Terms and Conditions for Suretyship shall apply for the assessment of whether the permitted financing cost is sufficient to pay the financing cost. The Norms 2016-2 shall not apply unless referred to in this part of the General Terms and Conditions for Suretyship.

ARTICLE C2 Testing

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 shall 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 shall apply.
2. The qualifying income shall be established in accordance with Norm 6.7, taking account of Article C4.
3. In management situations, the lender must apply the financing cost percentage from the Management financing cost tables 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 Management financing cost tables 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.

ARTICLE C4 Qualifying income

1. The qualifying income must be established according to Norm 6, taking account of the provisions of Article 2.
2. If the situation involves an income from an employment contract for a definite time period without a declaration in accordance with Norm 6.1.4, this income will be used as qualifying income unless:
 - o the employer has stated that the employment will not be extended, or
 - o the average remaining term of the employment contract is less than 2 months.In these cases the qualifying income must be established in accordance with paragraph 3.
3. If the situation involves an income from a flexible and/or other employment relationship, the qualifying income shall 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 shall be the income from the last year.
4. If the situation involves income from an independent profession or business whereby no income was generated in the last 3 full calendar years, the qualifying income shall be established as the average net profit in the calendar years for which income data are available and the net profit in the current year according to an income projection by an accountant, up to the lowest income from the most recent calendar year and the income projection.
5. If the situation involves income from a (social) benefit that is not permanent in nature, this income shall be used as the qualifying income, as long as the amount of the benefit is certain for at least 3 years.
6. If the situation involves income received from partner support in favour of the applicant, this income shall 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.
7. 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

1. 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. Norm 5.1.4 applies here and if this is necessary for the reduction of the monthly expense, any assets (see Article C8) or the value of the related policy must be deducted from the principal.
3. If the situation involves subsidy contributions, the amount of the contribution shall 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 shall 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 parts, the notional interest rate of each loan part 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 shall 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 under Norm 1.13 to request a statement of the registered loans from the Credit Registration Agency (Stichting Bureau Krediet Registratie, or 'BKR') at 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 and general conditions for suretyship

1. The Fund shall notify the lenders with which it has concluded a standard contract of suretyship in writing of the following:
 - a. the Norms and changes thereto;
 - b. the General Terms and Conditions for Suretyship and changes thereto;
 - c. the Intensive Management Conduct Guideline and changes thereto;
 - d. the forms to be used by the lender.
2. The Fund is entitled to unilaterally amend the Norms, the General Terms and Conditions for Suretyship and/or the Intensive Management Conduct Guideline and the lender shall be bound by such changes, although amendments introduced with retroactive effect and/or relating to suretyships for loans for which the offer was made prior to the inception date stated in Article D2 shall be limited to the of Part 4 (*Management criteria*) of the General Terms and Conditions for Suretyship.
3. Amendments to the Norms, General Terms and Conditions for Suretyship, the Intensive Management Conduct Guideline, the Remaining Claims Guideline and the forms shall 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 Terms and Conditions for Suretyship, Intensive Management Conduct Guideline and/or Remaining Claims Guideline.

ARTICLE D2 Date of effectiveness/application

These General Terms and Conditions for Suretyship 2017-3 take effect on 1 January 2017. The General Terms and Conditions for Suretyship 2017-3 take effect as of the stated date and replace the General Terms and Conditions for Suretyship 2017-3. The General Terms and Conditions for Suretyship 2017-3 apply to suretyships, including suretyships granted subject to one or more suspensory conditions, to loans for which a binding offer has been made, taking account of Norm 1.1.3, on or after 1 January 2017. This does not apply to Part 4 (*Management criteria*). Part 4 applies with effect from 1 January 2017 with retroactive effect and is considered to form part of the agreement between the lender and the Fund and applies to all suretyships provided prior to 1 January 2017 and to suretyships for loans for which a binding offer has been made prior to 1 January 2017.

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,000	10.0	10.5	11.0	11.5	12.0	12.5	13.0	13.0	13.5	14.0	14.5	14.5
20,500	11.0	11.5	12.0	12.5	13.0	13.5	14.0	14.5	15.0	15.5	15.5	16.0
21,000	11.5	12.0	12.5	13.5	14.0	14.5	15.0	15.5	16.0	16.5	17.0	17.0
21,500	11.5	12.0	13.0	14.0	14.5	15.5	16.0	16.5	17.0	17.5	18.0	18.5
22,000	12.0	12.5	13.5	14.5	15.5	16.0	17.0	17.5	18.0	18.5	19.0	19.5
22,500	12.5	13.5	14.0	15.0	16.0	17.0	17.5	18.5	19.0	19.5	20.0	20.5
23,000	13.0	13.5	14.5	15.5	16.5	17.5	18.5	19.0	20.0	20.5	21.0	21.5
23,500	13.5	14.0	15.0	16.0	17.0	18.0	19.0	20.0	20.5	21.5	22.0	22.5
24,000	14.0	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.0	23.0	23.5
24,500	14.0	15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	23.5	24.0
25,000	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.0	25.0
26,000	15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0	25.0	25.5
27,000	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5
28,000	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0
29,000	16.0	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5
30,000	16.5	17.5	18.5	19.5	21.0	22.0	23.5	24.5	25.5	26.5	27.5	28.5
31,000	17.0	18.0	19.5	20.5	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
32,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
33,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
34,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
35,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
36,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
37,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
38,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
39,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
40,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
41,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
42,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
43,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
44,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
45,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
46,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
47,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
48,000	18.0	19.0	20.0	21.0	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5
49,000	18.0	19.0	20.0	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5
50,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	26.5	27.5	28.5	29.5
51,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	27.0	27.5	28.5	29.5
52,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	27.0	28.0	28.5	29.5

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
53,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	27.0	28.0	28.5	29.5
54,000	18.5	19.5	20.5	21.5	23.0	24.0	25.0	26.0	27.0	28.0	28.5	29.5
55,000	18.5	19.5	20.5	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	29.5
56,000	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0
57,000	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0
58,000	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0
59,000	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
60,000	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	30.0	30.5
61,000	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0	31.0
62,000	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5	30.5	31.5
63,000	20.0	21.0	22.0	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5	31.5
64,000	20.0	21.0	22.5	23.5	25.0	26.0	27.0	28.0	29.0	30.0	31.0	32.0
65,000	20.0	21.0	22.5	23.5	25.0	26.0	27.0	28.0	29.0	30.0	31.0	32.0
66,000	20.0	21.0	22.5	24.0	25.0	26.5	27.5	28.5	29.5	30.5	31.5	32.0
67,000	20.0	21.0	22.5	24.0	25.0	26.5	27.5	28.5	29.5	30.5	31.5	32.5
68,000	20.0	21.0	22.5	24.0	25.5	26.5	28.0	29.0	30.0	31.0	32.0	32.5
69,000	20.5	21.5	22.5	24.0	25.5	26.5	28.0	29.0	30.0	31.0	32.0	33.0
70,000	20.5	21.5	23.0	24.0	25.5	27.0	28.0	29.0	30.0	31.5	32.0	33.0
71,000	20.5	21.5	23.0	24.0	25.5	27.0	28.0	29.5	30.5	31.5	32.5	33.5
72,000	20.5	21.5	23.0	24.5	25.5	27.0	28.5	29.5	30.5	31.5	32.5	33.5
73,000	20.5	21.5	23.0	24.5	25.5	27.0	28.5	29.5	31.0	32.0	32.5	33.5
74,000	20.5	21.5	23.0	24.5	26.0	27.0	28.5	30.0	31.0	32.0	33.0	34.0
75,000	20.5	21.5	23.0	24.5	26.0	27.0	28.5	30.0	31.0	32.0	33.0	34.0
76,000	20.5	21.5	23.0	24.5	26.0	27.0	28.5	30.0	31.0	32.0	33.0	34.0
77,000	20.5	22.0	23.0	24.5	26.0	27.5	28.5	30.0	31.0	32.5	33.5	34.0
78,000	20.5	22.0	23.5	24.5	26.0	27.5	28.5	30.0	31.0	32.5	33.5	34.5
79,000	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5	34.5
80,000	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5	34.5
81,000	20.5	22.0	23.5	25.0	26.5	27.5	29.0	30.0	31.5	32.5	34.0	35.0
82,000	20.5	22.0	23.5	25.0	26.5	27.5	29.0	30.5	31.5	32.5	34.0	35.0
83,000	20.5	22.0	23.5	25.0	26.5	28.0	29.0	30.5	31.5	33.0	34.0	35.0
84,000	20.5	22.0	23.5	25.0	26.5	28.0	29.0	30.5	31.5	33.0	34.0	35.0
85,000	21.0	22.0	23.5	25.0	26.5	28.0	29.5	30.5	32.0	33.0	34.0	35.0
86,000	21.0	22.5	23.5	25.0	26.5	28.0	29.5	30.5	32.0	33.0	34.0	35.5
87,000	21.0	22.5	24.0	25.0	26.5	28.0	29.5	30.5	32.0	33.0	34.5	35.5
88,000	21.0	22.5	24.0	25.5	26.5	28.0	29.5	31.0	32.0	33.0	34.5	35.5
89,000	21.0	22.5	24.0	25.5	27.0	28.0	29.5	31.0	32.0	33.5	34.5	35.5
90,000	21.0	22.5	24.0	25.5	27.0	28.0	29.5	31.0	32.0	33.5	34.5	35.5
91,000	21.0	22.5	24.0	25.5	27.0	28.5	29.5	31.0	32.5	33.5	34.5	35.5
92,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.0	32.5	33.5	34.5	36.0
93,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.0	32.5	33.5	35.0	36.0

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
94,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.0	32.5	33.5	35.0	36.0
95,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
96,000	21.5	22.5	24.0	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
97,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
98,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
99,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
100,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
101,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
102,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
103,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
104,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
105,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
106,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
107,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
108,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
109,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
110,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,000	22.5	24.5	26.0	27.0	28.0	29.5	30.5	31.5	32.5	33.5	34.0	34.5
20,500	22.5	24.5	26.0	27.5	28.5	29.5	30.5	32.0	32.5	33.5	34.5	35.0
21,000	22.5	24.5	26.0	27.5	28.5	30.0	31.0	32.0	33.0	34.0	35.0	35.5
21,500	22.5	24.5	26.0	27.5	29.0	30.0	31.0	32.0	33.0	34.0	35.0	36.0
22,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	32.5	33.5	34.5	35.5	36.0
22,500	22.5	24.5	26.0	27.5	29.0	30.0	31.5	32.5	33.5	34.5	35.5	36.5
23,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	34.5	35.5	36.5
23,500	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.0	36.0	36.5
24,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.0	36.0	37.0
24,500	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.0	36.0	37.0
25,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	37.0
26,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	37.5
27,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
28,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
29,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
30,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
31,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
32,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
33,000	22.5	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
34,000	23.0	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
35,000	23.0	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
36,000	23.0	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
37,000	23.0	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
38,000	23.0	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
39,000	23.0	24.5	26.0	27.5	29.0	30.0	31.5	33.0	34.0	35.5	36.5	38.0
40,000	23.0	25.0	26.0	27.5	29.0	30.5	31.5	33.0	34.0	35.5	36.5	38.0
41,000	23.5	25.0	26.5	28.0	29.0	30.5	32.0	33.0	34.0	35.5	36.5	38.0
42,000	23.5	25.0	26.5	28.0	29.5	30.5	32.0	33.5	34.5	35.5	36.5	38.0
43,000	23.5	25.0	26.5	28.0	29.5	30.5	32.0	33.5	34.5	35.5	37.0	38.0
44,000	23.5	25.0	26.5	28.0	29.5	31.0	32.0	33.5	34.5	36.0	37.0	38.0
45,000	24.0	25.5	27.0	28.0	29.5	31.0	32.5	33.5	34.5	36.0	37.0	38.0
46,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	33.5	35.0	36.0	37.0	38.5
47,000	24.0	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0	37.5	38.5
48,000	24.0	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.5	37.5	38.5
49,000	24.0	26.0	27.0	28.5	30.0	31.5	33.0	34.0	35.5	36.5	37.5	38.5
50,000	24.5	26.0	27.5	29.0	30.5	31.5	33.0	34.5	35.5	36.5	38.0	39.0
51,000	24.5	26.0	27.5	29.0	30.5	32.0	33.0	34.5	35.5	37.0	38.0	39.0
52,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	34.5	36.0	37.0	38.0	39.0
53,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	34.5	36.0	37.0	38.0	39.5
54,000	24.5	26.0	28.0	29.0	30.5	32.0	33.5	35.0	36.0	37.0	38.5	39.5
55,000	25.0	26.5	28.0	29.5	31.0	32.0	33.5	35.0	36.0	37.5	38.5	39.5

Appendix 2 - Financing cost table management criteria for a single person in employment (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
56,000	25.0	26.5	28.0	29.5	31.0	32.5	33.5	35.0	36.0	37.5	38.5	39.5
57,000	25.0	26.5	28.0	29.5	31.0	32.5	34.0	35.0	36.5	37.5	38.5	39.5
58,000	25.0	26.5	28.0	29.5	31.0	32.5	34.0	35.0	36.5	37.5	39.0	40.0
59,000	25.0	26.5	28.0	29.5	31.0	32.5	34.0	35.5	36.5	38.0	39.0	40.0
60,000	25.0	26.5	28.5	30.0	31.5	32.5	34.0	35.5	36.5	38.0	39.0	40.0
61,000	25.0	27.0	28.5	30.0	31.5	33.0	34.0	35.5	37.0	38.0	39.0	40.5
62,000	25.0	27.0	28.5	30.0	31.5	33.0	34.5	35.5	37.0	38.0	39.5	40.5
63,000	25.0	27.0	28.5	30.0	31.5	33.0	34.5	36.0	37.0	38.5	39.5	40.5
64,000	25.0	27.0	28.5	30.5	32.0	33.0	34.5	36.0	37.0	38.5	39.5	40.5
65,000	25.0	27.0	28.5	30.5	32.0	33.5	34.5	36.0	37.5	38.5	39.5	41.0
66,000	25.0	27.0	28.5	30.5	32.0	33.5	35.0	36.0	37.5	38.5	40.0	41.0
67,000	25.0	27.0	28.5	30.5	32.0	33.5	35.0	36.5	37.5	39.0	40.0	41.0
68,000	25.5	27.0	28.5	30.5	32.0	33.5	35.0	36.5	37.5	39.0	40.0	41.0
69,000	25.5	27.0	28.5	30.5	32.0	33.5	35.0	36.5	38.0	39.0	40.0	41.5
70,000	25.5	27.0	28.5	30.5	32.0	34.0	35.0	36.5	38.0	39.0	40.5	41.5
71,000	25.5	27.0	28.5	30.5	32.0	34.0	35.5	36.5	38.0	39.0	40.5	41.5
72,000	25.5	27.0	28.5	30.5	32.0	34.0	35.5	36.5	38.0	39.0	40.5	41.5
73,000	25.5	27.0	28.5	30.5	32.0	34.0	35.5	36.5	38.0	39.5	40.5	41.5
74,000	25.5	27.0	28.5	30.5	32.0	34.0	35.5	37.0	38.0	39.5	40.5	41.5
75,000	25.5	27.0	28.5	30.5	32.0	34.0	35.5	37.0	38.0	39.5	40.5	41.5

Appendix 3 – Financing cost table management criteria for a couple without employment

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,000	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
20,500	1.0	1.0	1.5	1.5	1.5	1.5	1.5	2.0	2.0	2.0	2.0	2.0
21,000	2.0	2.0	2.0	2.5	2.5	2.5	3.0	3.0	3.0	3.5	3.5	3.5
21,500	2.5	2.5	3.0	3.0	3.5	3.5	4.0	4.0	4.0	4.5	4.5	4.5
22,000	3.0	3.5	3.5	4.0	4.0	4.5	4.5	5.0	5.0	5.5	5.5	6.0
22,500	4.0	4.0	4.5	4.5	5.0	5.5	5.5	6.0	6.5	6.5	7.0	7.0
23,000	4.5	4.5	5.0	5.5	5.5	6.0	6.5	7.0	7.0	7.5	8.0	8.0
23,500	5.0	5.5	5.5	6.0	6.5	7.0	7.5	7.5	8.0	8.5	9.0	9.0
24,000	5.5	6.0	6.5	7.0	7.0	7.5	8.0	8.5	9.0	9.5	9.5	10.0
24,500	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0	10.0	10.5	11.0
25,000	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0	10.5	11.0	11.5	12.0
26,000	7.5	8.0	8.5	9.0	9.5	10.0	11.0	11.5	12.0	12.5	13.0	13.5
27,000	8.0	9.0	9.5	10.0	11.0	11.5	12.0	12.5	13.5	14.0	14.5	15.0
28,000	9.0	9.5	10.5	11.0	12.0	12.5	13.0	14.0	14.5	15.5	16.0	16.5
29,000	9.5	10.5	11.0	12.0	12.5	13.5	14.5	15.0	16.0	16.5	17.0	18.0
30,000	10.0	11.0	12.0	12.5	13.5	14.5	15.0	16.0	16.5	17.5	18.0	19.0
31,000	11.5	12.0	13.0	14.0	15.0	16.0	16.5	17.5	18.5	19.0	20.0	20.5
32,000	12.0	13.0	14.0	15.0	15.5	16.5	17.5	18.5	19.5	20.0	21.0	22.0
33,000	12.5	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.0	22.0	23.0
34,000	13.0	14.0	15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0
35,000	14.0	14.5	15.5	16.5	18.0	19.0	20.0	21.0	22.0	23.0	24.0	24.5
36,000	16.0	17.0	18.0	19.0	20.0	21.5	22.5	23.5	24.5	25.5	26.5	27.5
37,000	16.0	17.0	18.0	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5
38,000	16.0	17.0	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5
39,000	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5
40,000	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5

Appendix 4 - Financing cost table management criteria for a single person without employment

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
14,000	6.0	6.5	7.0	7.5	7.5	8.0	8.0	8.5	8.5	9.0	9.0	9.5
14,500	7.5	8.0	8.5	9.0	9.5	9.5	10.0	10.5	10.5	11.0	11.0	11.5
15,000	9.0	9.5	10.0	10.5	11.0	11.5	11.5	12.0	12.5	13.0	13.0	13.5
15,500	10.0	10.5	11.5	12.0	12.5	13.0	13.5	13.5	14.0	14.5	15.0	15.0
16,000	11.5	12.0	12.5	13.0	13.5	14.0	14.5	15.5	15.5	16.0	16.5	17.0
16,500	12.5	13.0	13.5	14.5	15.0	15.5	16.0	16.5	17.0	17.5	18.0	18.5
17,000	13.5	14.0	14.5	15.5	16.5	16.5	17.0	18.0	18.5	19.0	19.5	20.0
17,500	14.0	15.0	15.5	16.5	17.0	18.0	18.5	19.0	19.5	20.0	20.5	21.0
18,000	15.0	15.5	16.5	17.5	18.0	18.5	19.5	20.0	20.5	21.5	21.5	22.0
18,500	15.5	16.5	17.0	18.0	19.0	19.5	20.0	21.0	21.5	22.0	22.5	23.0
24,500	16.0	17.0	17.5	18.5	19.5	20.0	21.0	21.5	22.0	22.5	23.5	24.0
19,500	16.5	17.5	18.0	19.0	20.0	20.5	21.5	22.0	23.0	23.5	24.0	24.5
20,000	16.5	18.0	18.5	19.5	20.5	21.5	22.0	23.0	23.5	24.5	25.0	25.5
20,500	17.0	18.0	19.0	20.0	21.0	22.0	22.5	23.5	24.0	25.0	25.5	26.0
21,000	17.0	18.0	19.5	20.5	21.5	22.5	23.5	24.0	25.0	25.5	26.0	27.0
21,500	17.0	18.5	19.5	21.0	22.0	23.0	24.0	24.5	25.5	26.0	27.0	27.5
22,000	17.0	18.5	20.0	21.0	22.5	23.5	24.5	25.5	26.0	27.0	27.5	28.0
22,500	17.5	19.0	20.0	21.5	23.0	24.0	25.0	26.0	27.0	27.5	28.5	29.0
23,000	18.0	19.0	20.5	21.5	23.0	24.5	25.5	26.5	27.5	28.0	29.0	29.5
23,500	18.0	19.0	20.5	22.0	23.0	24.5	26.0	27.0	28.0	28.5	29.5	30.0
24,000	18.0	19.5	20.5	22.0	23.5	24.5	26.0	27.0	28.0	29.0	30.0	30.5
24,500	18.0	19.5	21.0	22.0	23.5	25.0	26.0	27.5	28.5	29.5	30.5	31.0
25,000	18.5	19.5	21.0	22.5	23.5	25.0	26.5	27.5	29.0	30.0	31.0	31.5
26,000	19.0	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
27,000	19.0	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
28,000	19.0	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
29,000	19.0	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
30,000	19.5	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
31,000	20.0	21.0	22.5	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
32,000	20.0	21.0	22.5	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5
33,000	20.0	21.5	22.5	24.0	25.0	26.5	27.5	29.0	30.0	31.5	32.5	33.5
34,000	20.0	21.5	23.0	24.0	25.0	26.5	27.5	29.0	30.0	31.5	32.5	33.5
35,000	20.5	21.5	23.0	24.0	25.5	26.5	27.5	29.0	30.0	31.5	32.5	33.5
36,000	20.5	22.0	23.0	24.5	25.5	26.5	28.0	29.0	30.0	31.5	32.5	33.5
37,000	20.5	22.0	23.0	24.5	25.5	27.0	28.0	29.0	30.5	31.5	32.5	33.5
38,000	21.0	22.0	23.5	24.5	26.0	27.0	28.0	29.5	30.5	31.5	32.5	33.5
39,000	21.0	22.5	23.5	25.0	26.0	27.5	28.5	29.5	30.5	31.5	32.5	33.5
40,000	21.0	22.5	24.0	25.0	26.5	27.5	28.5	30.0	31.0	32.0	33.0	34.0

Appendix 5 - Financing cost table management criteria for a couple receiving state retirement pension (AOW) (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,500	12.5	13.0	13.5	13.5	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0
21,000	14.0	14.0	14.5	15.0	15.5	15.5	16.0	16.0	16.0	16.5	16.5	16.5
21,500	15.0	15.5	16.0	16.0	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.0
22,000	16.0	16.5	17.0	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5
22,500	17.0	17.5	18.0	18.5	19.0	19.0	19.5	20.0	20.0	20.5	20.5	21.0
23,000	17.5	18.5	19.0	19.5	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0
23,500	18.0	19.0	20.0	20.5	21.0	21.5	21.5	22.0	22.5	23.0	23.0	23.5
24,000	18.5	19.5	20.5	21.0	22.0	22.0	22.5	23.0	23.5	24.0	24.5	24.5
24,500	19.0	20.0	21.0	22.0	22.5	23.5	24.0	24.5	25.0	25.0	25.5	26.0
25,000	19.5	20.5	21.0	22.0	23.0	23.5	24.5	25.0	25.5	26.0	26.0	26.5
26,000	19.5	20.5	21.5	22.5	23.0	24.0	25.0	25.5	26.0	26.5	27.0	27.5
27,000	20.0	21.0	21.5	22.5	23.5	24.5	25.0	26.0	26.5	27.0	27.5	28.0
28,000	20.0	21.0	22.0	23.0	23.5	24.5	25.5	26.0	26.5	27.5	28.0	28.5
29,000	20.0	21.0	22.0	23.0	24.0	25.0	25.5	26.5	27.0	27.5	28.0	29.0
30,000	20.5	21.5	22.5	23.0	24.0	25.0	26.0	26.5	27.0	28.0	28.5	29.0
31,000	21.5	22.5	23.5	24.5	25.5	26.5	27.0	28.0	28.5	29.5	30.0	30.5
32,000	21.5	22.5	23.5	25.0	25.5	26.5	27.5	28.0	29.0	29.5	30.5	31.0
33,000	21.5	22.5	24.0	25.0	26.0	27.0	27.5	28.5	29.0	30.0	30.5	31.0
34,000	21.5	22.5	24.0	25.0	26.0	27.0	28.0	28.5	29.5	30.0	30.5	31.5
35,000	21.5	22.5	24.0	25.0	26.0	27.0	28.0	29.0	29.5	30.0	31.0	31.5
36,000	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	29.5	30.5	31.0	31.5
37,000	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0	30.5	31.5	32.0
38,000	22.5	23.5	24.5	25.5	26.0	27.0	28.0	29.0	30.0	31.0	31.5	32.0
39,000	22.5	23.5	24.5	25.5	26.5	27.5	28.0	29.0	30.0	31.0	31.5	32.5
40,000	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.0	30.0	31.0	31.5	32.5
41,000	23.0	24.0	25.0	26.0	26.5	27.5	28.5	29.5	30.0	31.0	31.5	32.5
42,000	23.0	24.0	25.0	26.0	27.0	28.0	28.5	29.5	30.0	31.0	31.5	32.5
43,000	23.0	24.0	25.0	26.0	27.0	28.0	29.0	29.5	30.5	31.0	32.0	32.5
44,000	23.0	24.5	25.5	26.5	27.5	28.5	29.0	30.0	30.5	31.5	32.0	33.0
45,000	23.0	24.5	26.0	27.0	28.0	29.0	29.5	30.5	31.0	32.0	32.5	33.5
46,000	23.0	24.5	26.0	27.5	28.5	29.5	30.5	31.5	32.0	33.0	33.5	34.5
47,000	23.0	24.5	26.5	28.0	29.0	30.0	31.0	32.0	32.5	33.5	34.0	34.5
48,000	23.0	24.5	26.5	28.0	29.5	30.5	31.5	32.0	33.0	34.0	34.5	35.0
49,000	23.0	24.5	26.5	28.0	29.5	31.0	32.0	32.5	33.5	34.0	35.0	35.5
50,000	23.0	24.5	26.5	28.0	29.5	31.0	32.0	33.0	34.0	34.5	35.5	36.0
51,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	33.5	34.5	35.0	36.0	36.5
52,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	34.0	34.5	35.5	36.0	37.0
53,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	34.0	35.0	36.0	36.5	37.5
54,000	23.5	25.5	26.5	28.0	29.5	31.0	32.5	34.5	35.5	36.0	37.0	37.5
55,000	23.5	25.5	26.5	28.0	29.5	31.0	32.5	34.5	36.0	36.5	37.5	38.0
56,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.0	37.5	38.5

Appendix 5 - Financing cost table management criteria for a couple receiving state retirement pension (AOW) (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
57,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.5	38.0	38.5
58,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.5	38.5	39.0
59,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.5	38.5	39.5
60,000	24.5	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	37.5	39.0	39.5
61,000	24.5	26.0	27.5	29.0	30.5	32.0	33.0	34.5	36.0	37.5	39.0	40.0
62,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	34.5	36.0	37.5	39.0	40.5
63,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	34.5	36.0	37.5	39.0	40.5
64,000	25.0	26.5	28.0	29.0	30.5	32.0	33.5	35.0	36.0	37.5	39.0	40.5
65,000	25.0	26.5	28.0	29.5	31.0	32.0	33.5	35.0	36.5	37.5	39.0	40.5
66,000	25.0	26.5	28.0	29.5	31.0	32.5	33.5	35.0	36.5	37.5	39.0	40.5
67,000	25.0	27.0	28.5	30.0	31.0	32.5	34.0	35.0	36.5	38.0	39.0	40.5
68,000	25.5	27.0	28.5	30.0	31.5	33.0	34.0	35.5	36.5	38.0	39.0	40.5
69,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	35.5	37.0	38.0	39.0	40.5
70,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	37.0	38.0	39.5	40.5
71,000	25.5	27.0	29.0	30.5	32.0	33.5	34.5	36.0	37.0	38.5	39.5	40.5
72,000	25.5	27.0	29.0	30.5	32.0	33.5	35.0	36.0	37.5	38.5	39.5	40.5
73,000	25.5	27.5	29.0	30.5	32.0	33.5	35.0	36.5	37.5	39.0	40.0	41.0
74,000	25.5	27.5	29.0	31.0	32.5	34.0	35.0	36.5	37.5	39.0	40.0	41.0
75,000	25.5	27.5	29.0	31.0	32.5	34.0	35.5	36.5	38.0	39.0	40.0	41.5
76,000	25.5	27.5	29.0	31.0	32.5	34.0	35.5	37.0	38.0	39.5	40.5	41.5
77,000	25.5	27.5	29.0	31.0	32.5	34.0	35.5	37.0	38.0	39.5	40.5	41.5
78,000	25.5	27.5	29.0	31.0	32.5	34.5	35.5	37.0	38.5	39.5	40.5	42.0
79,000	25.5	27.5	29.0	31.0	32.5	34.5	36.0	37.0	38.5	39.5	41.0	42.0
80,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	38.5	40.0	41.0	42.0
81,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	38.5	40.0	41.0	42.0
82,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.0	42.5
83,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.0	42.5
84,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
85,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
86,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
87,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
88,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
89,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
90,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
91,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
92,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
93,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
94,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
95,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
96,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
97,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
98,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0

Appendix 5 - Financing cost table management criteria for a couple receiving state retirement pension (AOW) (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
99,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
100,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
101,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	42.0	43.0
102,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	42.0	43.0
103,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.0
104,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.0
105,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.0
106,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
107,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
108,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
109,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
110,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5

Appendix 6 - 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											
	<=1,000	1,001-1,500	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
14,500	18.5	19.5	20.0	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0
15,000	19.5	20.5	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
15,500	20.5	21.0	22.0	22.5	23.0	23.5	24.0	24.0	24.5	24.5	25.0	25.0
16,000	21.0	21.5	22.5	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5
16,500	21.5	22.5	23.0	24.0	24.5	25.5	26.0	26.5	27.0	27.0	27.5	27.5
17,000	22.0	23.0	24.0	24.5	25.5	26.0	27.0	27.5	28.0	28.5	28.5	29.0
17,500	22.5	23.5	24.5	25.5	26.0	27.0	27.5	28.0	28.5	29.5	29.5	30.0
18,000	23.0	24.0	25.0	26.0	26.5	27.5	28.0	29.0	29.5	30.0	30.5	31.0
18,500	23.5	24.5	25.5	26.5	27.5	28.0	29.0	29.5	30.0	30.5	31.0	31.5
19,000	24.0	25.0	26.0	27.0	28.0	28.5	29.5	30.0	30.5	31.5	32.0	32.5
19,500	24.5	25.5	26.5	27.5	28.0	29.0	29.5	30.5	31.0	31.5	32.5	33.0
20,000	24.5	26.0	27.0	27.5	28.5	29.5	30.0	31.0	31.5	32.0	32.5	33.5
20,500	24.5	26.0	27.0	28.0	29.0	29.5	30.5	31.0	32.0	32.5	33.0	33.5
21,000	24.5	26.0	27.0	28.0	29.0	30.0	30.5	31.5	32.0	32.5	33.5	34.0
21,500	24.5	26.0	27.0	28.5	29.0	30.0	31.0	31.5	32.5	33.0	33.5	34.0
22,000	24.5	26.0	27.0	28.5	29.5	30.0	31.0	32.0	32.5	33.0	33.5	34.5
22,500	25.0	26.0	27.5	28.5	29.5	30.5	31.5	32.0	33.0	33.5	34.0	34.5
23,000	25.0	26.0	27.5	28.5	30.0	31.0	31.5	32.5	33.0	33.5	34.5	35.0
23,500	25.0	26.0	27.5	28.5	30.0	31.0	32.0	32.5	33.5	34.0	34.5	35.0
24,000	25.0	26.0	27.5	28.5	30.0	31.0	32.0	32.5	33.5	34.0	34.5	35.5
24,500	25.0	26.0	27.5	28.5	30.0	31.0	32.0	33.0	33.5	34.5	35.0	35.5
25,000	25.0	26.0	27.5	28.5	30.0	31.0	32.0	33.0	34.0	34.5	35.0	35.5
26,000	25.0	26.5	27.5	29.0	30.0	31.0	32.0	33.0	34.0	35.0	35.5	36.0
27,000	25.0	26.5	27.5	29.0	30.0	31.0	32.0	33.0	34.0	35.0	36.0	36.5
28,000	25.5	26.5	28.0	29.0	30.0	31.0	32.5	33.5	34.0	35.0	36.0	36.5
29,000	25.5	26.5	28.0	29.0	30.0	31.5	32.5	33.5	34.5	35.0	36.0	37.0
30,000	26.0	27.0	28.0	29.0	30.5	31.5	32.5	33.5	34.5	35.5	36.0	37.0
31,000	26.5	27.5	28.5	30.0	31.0	32.0	33.0	34.0	35.0	36.0	37.0	37.5
32,000	26.5	28.0	29.0	30.0	31.0	32.0	33.0	34.0	35.0	36.0	37.0	37.5
33,000	26.5	28.0	29.0	30.0	31.5	32.5	33.5	34.5	35.5	36.0	37.0	38.0
34,000	26.5	28.5	29.5	30.5	31.5	32.5	33.5	34.5	35.5	36.5	37.5	38.0
35,000	26.5	28.5	30.0	31.0	32.0	33.0	34.0	35.0	36.0	37.0	38.0	38.5
36,000	26.5	28.5	30.0	31.5	33.0	34.0	35.0	36.0	37.0	38.0	39.0	39.5
37,000	26.5	28.5	30.0	31.5	33.5	34.5	35.5	36.5	37.5	38.5	39.0	40.0
38,000	26.5	28.5	30.0	31.5	33.5	35.0	36.0	37.0	38.0	39.0	39.5	40.5
39,000	26.5	28.5	30.0	32.0	33.5	35.0	36.5	37.5	38.5	39.0	40.0	41.0
40,000	26.5	28.5	30.0	32.0	33.5	35.0	37.0	38.0	38.5	39.5	40.5	41.0
41,000	26.5	28.5	30.0	32.0	33.5	35.0	37.0	38.0	39.0	40.0	41.0	41.5
42,000	26.5	28.5	30.0	32.0	33.5	35.0	37.0	38.5	39.5	40.5	41.0	42.0
43,000	26.5	28.5	30.0	32.0	33.5	35.0	37.0	38.5	40.0	40.5	41.5	42.5
44,000	27.0	28.5	30.0	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.0	42.5

Appendix 6 - 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											
	<=1,000	1,001-1,500	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
45,000	27.0	28.5	30.0	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.5	43.0
46,000	27.0	28.5	30.0	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.5	43.5
47,000	27.0	28.5	30.5	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.5	43.5
48,000	27.0	28.5	30.5	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.5	44.0
49,000	27.0	28.5	30.5	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.5	44.0
50,000	27.0	28.5	30.5	32.0	33.5	35.0	37.0	38.5	40.0	41.0	42.5	44.0

Appendix 7 - Financing cost table management criteria for a couple in employment for parts of the mortgage loan for which the interest is not tax deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,000	9.5	9.5	10.0	10.0	10.0	10.5	10.5	10.5	10.5	10.5	11.0	11.0
20,500	10.0	10.5	10.5	10.5	11.0	11.0	11.0	11.0	11.5	11.5	11.5	11.5
21,000	10.5	11.0	11.0	11.0	11.5	11.5	11.5	12.0	12.0	12.0	12.0	12.0
21,500	11.0	11.5	11.5	11.5	12.0	12.0	12.0	12.5	12.5	12.5	12.5	13.0
22,000	11.5	12.0	12.0	12.0	12.5	12.5	12.5	13.0	13.0	13.0	13.0	13.5
22,500	12.0	12.5	12.5	12.5	13.0	13.0	13.0	13.5	13.5	13.5	13.5	14.0
23,000	12.5	12.5	13.0	13.0	13.5	13.5	13.5	13.5	14.0	14.0	14.0	14.5
23,500	13.0	13.0	13.5	13.5	13.5	14.0	14.0	14.0	14.5	14.5	14.5	14.5
24,000	13.5	13.5	13.5	14.0	14.0	14.5	14.5	14.5	14.5	15.0	15.0	15.0
24,500	13.5	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5
25,000	14.0	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5	16.0	16.0	16.0
26,000	14.5	14.5	15.0	15.0	15.5	15.5	15.5	16.0	16.0	16.5	16.5	16.5
27,000	15.0	15.0	15.5	15.5	16.0	16.0	16.5	16.5	16.5	16.5	17.0	17.0
28,000	15.0	15.5	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.0	17.5	17.5
29,000	15.5	16.0	16.0	16.5	16.5	17.0	17.0	17.0	17.5	17.5	18.0	18.0
30,000	16.0	16.0	16.5	16.5	17.0	17.0	17.5	17.5	17.5	18.0	18.0	18.0
31,000	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0
32,000	16.5	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.5
33,000	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5
34,000	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5
35,000	17.0	17.0	17.5	18.0	18.0	18.5	18.5	18.5	19.0	19.0	19.5	19.5
36,000	17.0	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5
37,000	17.0	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5
38,000	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5
39,000	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5
40,000	17.0	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5	20.0
41,000	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5	20.0
42,000	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5	20.0
43,000	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0
44,000	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5	20.0	20.0
45,000	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0
46,000	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5
47,000	17.5	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0	20.5
48,000	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5
49,000	17.5	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.0	20.5	20.5
50,000	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0	20.5	20.5
51,000	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5
52,000	18.0	18.5	18.5	19.0	19.0	19.5	20.0	20.0	20.0	20.5	20.5	21.0
53,000	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5	21.0
54,000	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0

Appendix 7 - Financing cost table management criteria for a couple in employment for parts of the mortgage loan for which the interest is not tax deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
55,000	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0
56,000	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5
57,000	18.5	19.0	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5
58,000	18.5	19.0	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	21.5
59,000	19.0	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0
60,000	19.0	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
61,000	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
62,000	19.0	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0
63,000	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5
64,000	19.5	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0	22.5
65,000	19.5	20.0	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5
66,000	19.5	20.0	20.5	20.5	21.0	21.0	21.5	22.0	22.0	22.0	22.5	22.5
67,000	19.5	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	22.5
68,000	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0
69,000	20.0	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	22.5	23.0
70,000	20.0	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
71,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
72,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.5	22.5	22.5	23.0	23.0
73,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.0
74,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
75,000	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
76,000	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	23.0	23.0	23.0	23.5
77,000	20.5	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5
78,000	20.5	20.5	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5
79,000	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5
80,000	20.5	21.0	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	23.5
81,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
82,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
83,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
84,000	20.5	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
85,000	20.5	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0
86,000	21.0	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0
87,000	21.0	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0	24.0
88,000	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0	24.0
89,000	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	24.0	24.0	24.0
90,000	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.0
91,000	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5
92,000	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5
93,000	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5
94,000	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	24.0	24.0	24.0	24.5
95,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
96,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5

Appendix 7 - Financing cost table management criteria for a couple in employment for parts of the mortgage loan for which the interest is not tax deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
97,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
98,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
99,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
100,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
101,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
102,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
103,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
104,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
105,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
106,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
107,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
108,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
109,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
110,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5

Appendix 8 - Financing cost table management criteria for a single person in employment for parts of the mortgage loan for which the interest is not tax deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
20,500	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
21,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
21,500	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
22,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
22,500	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
23,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
23,500	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
24,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
24,500	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
25,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
26,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
27,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
28,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
29,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
30,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
31,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
32,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
33,000	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
34,000	22.5	23.0	23.5	24.0	24.5	24.5	25.0	25.0	25.5	26.0	26.0	26.5
35,000	23.0	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.5
36,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
37,000	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	26.0	26.0	26.5	26.5
38,000	23.0	23.5	24.0	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5
39,000	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5
40,000	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5
41,000	23.0	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.5	26.5	27.0
42,000	23.5	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5	27.0
43,000	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0
44,000	23.5	24.0	24.5	25.0	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5
45,000	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0	27.5
46,000	24.0	24.0	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5
47,000	24.0	24.5	25.0	25.0	25.5	26.0	26.5	26.5	27.0	27.0	27.5	27.5
48,000	24.0	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0
49,000	24.0	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5	28.0
50,000	24.0	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0
51,000	24.5	25.0	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0
52,000	24.5	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.0

Appendix 8 - Financing cost table management criteria for a single person in employment for parts of the mortgage loan for which the interest is not tax deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
53,000	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.0	28.5
54,000	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0	28.5
55,000	24.5	25.0	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0	28.5	28.5
56,000	24.5	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
57,000	25.0	25.5	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.0	28.5	28.5
58,000	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0
59,000	25.0	25.5	26.0	26.5	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0
60,000	25.0	25.5	26.0	26.5	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0
61,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
62,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
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	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0
65,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0
66,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0
67,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0
68,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.0	28.5	29.0	29.0
69,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
70,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
71,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
72,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
73,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
74,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
75,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0

Appendix 9 - Financing cost table management criteria for a couple without employment for parts of the mortgage loan for which the interest is not tax deductible

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,000	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
20,500	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
21,000	1.5	1.5	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
21,500	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
22,000	3.0	3.0	3.0	3.0	3.0	3.0	3.5	3.5	3.5	3.5	3.5	3.5
22,500	3.5	3.5	3.5	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
23,000	4.0	4.0	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	5.0	5.0
23,500	4.5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.5	5.5	5.5	5.5
24,000	5.0	5.5	5.5	5.5	5.5	5.5	6.0	6.0	6.0	6.0	6.0	6.0
24,500	5.5	6.0	6.0	6.0	6.0	6.0	6.5	6.5	6.5	6.5	6.5	6.5
25,000	6.0	6.5	6.5	6.5	6.5	7.0	7.0	7.0	7.0	7.0	7.0	7.0
26,000	7.0	7.5	7.5	7.5	7.5	7.5	8.0	8.0	8.0	8.0	8.0	8.5
27,000	8.0	8.0	8.5	8.5	8.5	8.5	9.0	9.0	9.0	9.0	9.0	9.0
28,000	9.0	9.0	9.0	9.0	9.5	9.5	9.5	10.0	10.0	10.0	10.0	10.0
29,000	9.5	9.5	10.0	10.0	10.0	10.5	10.5	10.5	10.5	11.0	11.0	11.0
30,000	10.0	10.5	10.5	10.5	11.0	11.0	11.0	11.5	11.5	11.5	11.5	12.0
31,000	11.5	11.5	12.0	12.0	12.0	12.5	12.5	12.5	12.5	13.0	13.0	13.0
32,000	12.0	12.0	12.5	12.5	13.0	13.0	13.0	13.0	13.5	13.5	13.5	14.0
33,000	12.5	12.5	13.0	13.0	13.5	13.5	13.5	14.0	14.0	14.0	14.5	14.5
34,000	13.0	13.5	13.5	13.5	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0
35,000	14.0	14.0	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5	16.0	16.0
36,000	15.0	15.0	15.5	15.5	16.0	16.0	16.0	16.5	16.5	16.5	17.0	17.0
37,000	15.0	15.0	15.5	15.5	16.0	16.0	16.5	16.5	17.0	17.0	17.0	17.0
38,000	15.0	15.5	15.5	16.0	16.0	16.5	16.5	17.0	17.0	17.0	17.5	17.5
39,000	15.0	15.5	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.5	17.5	17.5
40,000	15.5	15.5	16.0	16.0	16.5	16.5	17.0	17.0	17.5	17.5	17.5	18.0

Appendix 10 - Financing cost table management criteria for a single person without employment for parts of the mortgage loan for which the interest is not tax deductible

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
14,000	6.0	6.0	6.5	6.5	6.5	6.5	6.5	6.5	7.0	7.0	7.0	7.0
14,500	7.5	7.5	7.5	8.0	8.0	8.0	8.0	8.0	8.5	8.5	8.5	8.5
15,000	8.5	9.0	9.0	9.0	9.5	9.5	9.5	9.5	10.0	10.0	10.0	10.0
15,500	10.0	10.0	10.5	10.5	10.5	10.5	11.0	11.0	11.0	11.0	11.5	11.5
16,000	11.0	11.0	11.5	11.5	12.0	12.0	12.0	12.0	12.5	12.5	12.5	12.5
16,500	12.0	12.5	12.5	12.5	13.0	13.0	13.0	13.5	13.5	13.5	14.0	14.0
17,000	13.0	13.0	13.5	13.5	14.0	14.0	14.0	14.5	14.5	14.5	15.0	15.0
17,500	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5	16.0
18,000	14.5	15.0	15.0	15.5	15.5	15.5	16.0	16.0	16.0	16.5	16.5	16.5
18,500	15.5	15.5	16.0	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.0	17.5
19,000	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.0	17.5	17.5	18.0	18.0
19,500	16.0	16.5	17.0	17.0	17.5	17.5	17.5	17.5	18.0	18.0	18.0	18.5
20,000	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.0	18.0	18.5	18.5	18.5
20,500	16.5	17.0	17.0	17.5	18.0	18.0	18.5	18.5	18.5	18.5	19.0	19.0
21,000	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	18.5	19.0	19.0	19.0
21,500	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.0	19.5
22,000	17.0	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5	19.5
22,500	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5	20.0	20.0
23,000	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0	20.0
23,500	18.0	18.0	18.5	18.5	19.0	19.5	19.5	19.5	20.0	20.0	20.5	20.5
24,000	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5
24,500	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.0	20.5	20.5	21.0
25,000	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5	21.0
26,000	19.0	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	21.5	22.0
27,000	19.0	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	21.5	22.0
28,000	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
29,000	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
30,000	19.0	19.5	20.0	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0
31,000	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5	22.5
32,000	20.0	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	22.5	23.0
33,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
34,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
35,000	20.5	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5
36,000	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5
37,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
38,000	20.5	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0
39,000	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.0
40,000	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5

Appendix 11 - Financing cost table management criteria for a couple receiving state retirement pension (AOW) for parts of the mortgage loan for which the interest is not tax deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
20,500	12.5	13.0	13.0	13.5	13.5	14.0	14.0	14.0	14.5	14.5	14.5	14.5
21,000	14.0	14.0	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5	16.0	16.0
21,500	15.0	15.0	15.5	15.5	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.0
22,000	16.0	16.0	16.5	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.0	18.5
22,500	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5
23,000	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0
23,500	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5	21.0
24,000	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5
24,500	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
25,000	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5
26,000	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5
27,000	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0
28,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
29,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
30,000	20.0	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.0	23.5
31,000	21.5	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
32,000	21.5	21.5	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5	24.5
33,000	21.5	22.0	22.0	22.5	23.0	23.0	23.5	24.0	24.0	24.5	24.5	24.5
34,000	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5	25.0
35,000	21.5	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.5	24.5	25.0	25.0
36,000	22.0	22.0	22.5	23.0	23.5	23.5	24.0	24.0	24.5	25.0	25.0	25.0
37,000	22.0	22.5	23.0	23.0	23.5	24.0	24.0	24.5	24.5	25.0	25.0	25.5
38,000	22.0	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	23.0	23.0	23.5	24.0	24.5	24.5	25.0	25.0	25.5	25.5	26.0
40,000	22.5	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
41,000	22.5	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.0
42,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
43,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
44,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
45,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
46,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
47,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
48,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
49,000	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5
50,000	23.0	23.5	24.0	24.5	25.0	25.0	25.5	26.0	26.0	26.5	26.5	27.0
51,000	23.5	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5	27.0
52,000	23.5	24.0	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5	27.0	27.0
53,000	23.5	24.0	24.0	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0
54,000	23.5	24.0	24.5	24.5	25.0	25.5	26.0	26.0	26.5	26.5	27.0	27.0
55,000	23.5	24.0	24.5	25.0	25.0	25.5	26.0	26.5	26.5	27.0	27.0	27.5

Appendix 11 - Financing cost table management criteria for a couple receiving state retirement pension (AOW) for parts of the mortgage loan for which the interest is not tax deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
56,000	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0	27.5
57,000	24.0	24.5	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5
58,000	24.0	24.5	25.0	25.0	25.5	26.0	26.5	26.5	27.0	27.0	27.5	27.5
59,000	24.0	24.5	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0
60,000	24.0	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5	28.0
61,000	24.0	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0
62,000	24.5	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0	28.0
63,000	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.0	28.5
64,000	24.5	25.0	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0	28.5	28.5
65,000	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
66,000	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0
67,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
68,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
69,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
70,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
71,000	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
72,000	25.5	26.0	26.5	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0	29.5
73,000	25.5	26.0	26.5	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
74,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
75,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
76,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
77,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
78,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
79,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
80,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
81,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
82,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
83,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
84,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
85,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
86,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
87,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
88,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
89,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
90,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
91,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
92,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
93,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
94,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
95,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.5	28.5	29.0	29.0	29.5
96,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.5	28.5	29.0	29.0	29.5

Appendix 11 - Financing cost table management criteria for a couple receiving state retirement pension (AOW) for parts of the mortgage loan for which the interest is not tax deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
97,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
98,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
99,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
100,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
101,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
102,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.5	29.5
103,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0	29.5	29.5
104,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
105,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
106,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
107,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
108,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
109,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
110,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5

Appendix 12 - Financing cost table management criteria for a single person receiving state retirement pension (AOW) for parts of the mortgage loan for which the interest is not tax deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
14,500	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5	21.0	21.0
15,000	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0
15,500	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5	22.5	23.0
16,000	21.0	21.0	21.5	22.0	22.5	22.5	22.5	23.0	23.0	23.5	23.5	23.5
16,500	21.5	22.0	22.5	22.5	23.0	23.5	23.5	23.5	24.0	24.0	24.0	24.5
17,000	22.0	22.5	23.0	23.0	23.5	24.0	24.0	24.5	24.5	25.0	25.0	25.0
17,500	22.5	23.0	23.5	24.0	24.0	24.5	25.0	25.0	25.5	25.5	25.5	26.0
18,000	23.0	23.5	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	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0	27.0
19,000	24.0	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5	28.0
19,500	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0
20,000	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5
20,500	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0	28.5
21,000	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0	28.5
21,500	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0	28.5
22,000	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
22,500	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
23,000	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
23,500	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
24,000	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
24,500	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.0	28.5	28.5
25,000	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0	28.5	28.5
26,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
27,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
28,000	25.5	26.0	26.0	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0	29.0
29,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.5	28.5	29.0	29.0	29.5
30,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
31,000	26.0	26.5	27.0	27.5	28.0	28.5	29.0	29.0	29.5	30.0	30.0	30.5
32,000	26.5	27.0	27.5	27.5	28.5	29.0	29.0	29.5	30.0	30.0	30.5	30.5
33,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
34,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
35,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
36,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
37,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
38,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
39,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
40,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
41,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
42,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
43,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0

Appendix 12 - Financing cost table management criteria for a single person receiving state retirement pension (AOW) for parts of the mortgage loan for which the interest is not tax deductible (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
44,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
45,000	26.5	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0
46,000	27.0	27.5	28.0	28.0	28.5	29.0	29.5	30.0	30.0	30.5	30.5	31.0
47,000	27.0	27.5	28.0	28.5	29.0	29.0	29.5	30.0	30.5	30.5	31.0	31.0
48,000	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0	31.0
49,000	27.0	27.5	28.0	28.5	29.0	29.5	29.5	30.0	30.5	30.5	31.0	31.5
50,000	27.0	27.5	28.0	28.5	29.0	29.5	30.0	30.0	30.5	31.0	31.0	31.5

1. GENERAL

1.1 Norms

- 1.1.1 The same definitions are used in the Norms 2017-3 as in the General Terms and Conditions for Suretyship 2017-3, unless stated otherwise.
- 1.1.2 A National Mortgage Guarantee is possible for a loan for:
- a. the acquisition of ownership of a dwelling, possibly in combination with finance for residual debt;
 - b. increasing the ownership of a dwelling already owned by the borrower(s);
 - c. obtaining a loan for the purpose of increasing the quality of a dwelling already owned by the borrower(s).
- 1.1.3 To be eligible for a National Mortgage Guarantee:
- a. the date of the binding offer for the loan must have been on or after 1 January 2017; and
 - b. the Norms 2017-3 applying on the date of the binding offer must be met;
 - c. paragraph b shall not apply if the application date is prior to 1 January 2017 and the date of the binding offer with respect to this application is prior to 1 February 2017. In these cases, compliance with the Norms 2016-2 may be met on the date of the binding offer;
 - d. if the application date is prior to 1 January 2017 and the date of the binding offer with respect to the application is on or after 1 February 2017, it is for the lender to decide whether deviation from the Norms 2017-3 is appropriate with reference to the Norms applying to the LTI and the LTV. Such deviation is only permitted if the consequences of applying these Norms will in the opinion of the lender have disproportionate consequences for the applicant(s) in relation to the purpose to be served and the deviation is responsible in the opinion of the lender in accordance with the provisions of Articles 4 and 5 of the Temporary Mortgage Lending Scheme.
- 1.1.4 To lenders with which the Fund has concluded a standard contract of suretyship, the Fund grants:
- a. authorisation on the basis of the Norms 2017-3 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.
- 1.1.5 The lender must establish the correctness of the data in the documents required for obtaining a National Mortgage Guarantee. After it is established that the documents are correct, the lender is permitted to archive the documents in digital form.
- 1.1.6 The lender is responsible for this check.
- 1.1.7 When issuing a National Mortgage Guarantee, Article A3 paragraph 1 sub c and d of the General Terms and Conditions for Suretyship must be stated in the binding offer, with reference to the web page: www.nhg.nl/consument/voorwaarden-voor-kwijtschelding.html

1.2 Hardship clause

- 1.2.1 In very exceptional cases the Fund may permit deviation from the Norms 2017-3 if the consequences of enforcement would in the opinion of the Fund be disproportionate to the purpose to be served.
- 1.2.2 An appeal to the hardship clause may be made by or on behalf of the applicant(s) by a written request stating the grounds for the appeal addressed to the Fund.

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 1.13 and 1.14.
- 1.3.4 A construction in which a third party who is not an owner/resident wishes to guarantee the loan or a part thereof is not permitted.

1.4 Proof of identity

- 1.4.1 Every applicant must submit a valid proof of identity showing their nationality.
- 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 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.
- 1.4.3 If the situation involves multiple applicants, a co-applicant 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 time period if:
- a. one applicant meets all the Norms for the National Mortgage Guarantee and
 - b. the co-applicant's income 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 1.0% of the loan.
- 1.5.2. In the event of full or partial lapsing of the suretyship, there will be no corresponding restitution of the suretyship fee paid.
- 1.5.3. If the situation involves an accrued value as referred to in Norm 7.4 with respect to a linked life insurance, investment contract or savings account for home ownership 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
- a. The average purchase price for dwellings is € 245,000;
 - b. The cost limit for dwellings without energy-saving facilities is € 247,450;
 - c. The cost limit for dwellings with energy-saving facilities is € 259,700.
- 1.6.2 The cost limit for caravans is € 136,570.
- 1.6.3 The cost limit for caravan pitches is € 50,000.

1.7 Valuation report

- 1.7.1 The market value unencumbered by tenancy and/or use of an existing dwelling must be established by a valuation report issued through the intermediation of a certified valuation institution that has also concluded an 'affiliated parties agreement' with the Valuation and Validation Foundation (Stichting Taxatie en Validatie, or STenV). If the situation involves quality improvement (see Norm 1.9) and/or the installation of energy-saving facilities (see Norm 1.10) in the dwelling, the valuation report must also state the market value unencumbered by tenancy and/or use after the renovation. The certification of the validation institution must be registered with the STenV. The affiliated and certified validation institutions are listed on: www.stenv.nl.
- 1.7.2 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.
- 1.7.3 The party issuing the valuation report may not have any direct or indirect involvement in the purchase, sale, brokerage or financing with the borrower/buyer, the seller, the real estate agent or the lender.
- 1.7.4 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.
- 1.7.5 The lender must include the following in the mortgage file:
- a. a copy of the valuation report; or
 - b. if the valuation report is provided in digital form, the document showing the unique code that applies.
- 1.7.6 In the sale of a complex of existing dwellings (sale of rented dwellings) a valuation report for the whole complex may be issued, on condition that the valuation report explicitly states the dwellings to which the report applies. In the event of differences in value or differences in overdue maintenance and/or quality improvement, the valuation report must state the relevant information for each dwelling in this context.

- 1.7.7 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:
- the costs of effecting overdue maintenance that is immediately necessary are estimated to be more than 10% of the market value unencumbered by tenancy and/or use; or
 - a further structural survey is recommended.
- 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:
- the municipality; or
 - the Eigen Huis Association (Vereniging Eigen Huis); or
 - 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 3).
- 1.8.6 The party issuing the structural report may not have any direct or indirect involvement in the purchase, sale, brokerage or financing with the borrower/buyer, the seller, the real estate agent or the lender.
- 1.8.7 If submission of a structural report is required, the costs of immediately necessary repairs of overdue maintenance stated in the report shall count as (part of) the costs of quality improvement and the applicant shall be obliged to carry out the works or have these works carried out.
- 1.9 Quality improvement**
- 1.9.1 The costs of quality improvement must be shown in:
- the valuation report; and/or
 - the structural report; and/or
 - and a specification to be submitted by the applicant.
- 1.9.2 If the valuation report shows that a notice served by the municipality for repairs of overdue maintenance is in force, the instruction from the municipality will be treated as equivalent to a structural report and Norm 1.8.7 shall apply.
- 1.9.3 A deposit obligation applies with respect to quality improvement for the total amount of the investment (see Article B4 of the General Terms and Conditions for Suretyship 2017-3).
- 01:10 Energy-saving facilities**
- 1.10.1 The costs for installation of energy-saving facilities (see part 1: definitions of the General Terms and Conditions for Suretyship 2017-3) must be shown in a specification from the company carrying out the works relating to these facilities.
- 1.10.2 A deposit obligation applies with respect to energy-saving facilities for the total amount of the investment (see Article B4 of the General Terms and Conditions for Suretyship 2017-3).
- 01:11 Ground lease**
- 1.11.1 The ground lease contract must show the remaining term of the ground lease.
- 1.11.2 If the ground lease contract is concluded prior to 1 January 1992, the remaining part 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.
- 1:12 Suspensory conditions**
- 1.12.1 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:
- 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;
 - 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;
 - a term life insurance policy to repay the loan with a National Mortgage Guarantee cannot be pledged at the time of execution because the acceptance procedure for the policy has not yet been completed;

- d. a surrender or other value of an existing life insurance policy, investment contract and/or savings account for home ownership for repayment of the loan with a National Mortgage Guarantee cannot be pledged to the loan at the time of execution because it is still pledged to another loan;
 - e. 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;
 - f. 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.
- 1.12.2 When a National Mortgage Guarantee is issued subject to suspensory condition(s), the suspensory condition(s) applying must be stated in the binding offer, with the statement that the suretyship will only take effect once the suspensory condition(s) have been met (see also Article A3 of the General Terms and Conditions for Suretyship 2017-3).

1:13 BKR check

- 1.13.1 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 who is or will be liable for the loan.
- 1.13.2 If an applicant is already resident in Curaçao, Sint Maarten or Bonaire, or is 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 Curaçao, Sint Maarten and Bonaire this is the Caribbean Credit Bureau (CCB check), for Belgium, this is the National Bank of Belgium (NBB check), in Germany the Bundesschufa (Schufa check), in Austria the KSV (KSV check) and for Italy the CRIF (CRIF check).
- 1.13.3 A National Mortgage Guarantee will (with the exception of that stated in Norms 1.13.4, 1.13.5 and 1.13.6) not be issued if:
- a. the employer's declaration 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 is still current; or
 - an A registration.
- 1.13.4 A or A1 registrations are not an impediment to issuance of 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.
- 1.13.5 Codes 2 to 4 are not an impediment to issuance of 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.
- 1.13.6 HY 2, HY 3, HY-A, HY-A1, HY A2 or HY A3 registrations with a practical final repayment date in the BKR are not an impediment to issuance of 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 part 1: definitions of the General Terms and Conditions for Suretyship 2017-3) without a lump sum arrangement or payment arrangement.

01:14 SFH check

- 1.14.1 The lender is obliged to request a statement from the Foundation for Prevention of Mortgage Fraud (Stichting Fraudepreventie Hypotheken, or 'SFH') for each applicant who is or will be liable for the loan.
- 1.14.2 A National Mortgage Guarantee will not be issued if an applicant is registered in the SFH system.

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).
- 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/or 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 buyout 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, 1.9 and 1.10);
 - 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 showing the market value unencumbered by tenancy and/or use (see Norm 1.7) at the time of the binding offer;
 - 2. the valuation report concerns an internal valuation (not a rough valuation);
 - 3. it is certain that the dwelling is vacant and unencumbered by tenancy at the time of the auction;
 - 4. 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 in accordance with 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, 1.9 and 1.10);
 - d. the costs of obtaining finance.
- 2.2.4 If the exact costs stated in Norm 2.2.3 d. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.
- 2.2.5 The sum of Norm 2.2.3 a. and b. may not exceed the market value unencumbered by tenancy and/or 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 Garantie Woning). The certified institutions are listed at: www.garantiewoning.nl.
- 2.3.2 The introduction or title of the purchase/contract agreement must include the guarantee and assurance scheme of the institution with the quality certification from Stichting GarantieWoning.
- 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 established in the purchase/contract agreement.
- 2.3.4 The costs of acquisition of ownership consist of:
- a. the value of the dwelling (see part 1: definitions)
 - b. the costs of buying off future ground rent obligations, as long as the buyout period is equal to the term of the loan;
 - c. a non-recurring payment into a maintenance fund for the (total) future maintenance of the dwelling as shown in the purchase/contract agreement or a separate agreement;
 - d. 6% of the sum of a. to c. for additional costs.
- 2.3.5 The value of the new-build dwelling may not exceed the average purchase price (see Norm 1.6.1). The sum of Norm 2.3.4 a. to d. 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 a. must be increased by the cost of the land at the time according to the notarial deed of transfer of title.

2.3.7 A deposit obligation applies for all costs included in the finance (see Article B4 of the General Terms and Conditions for Suretyship 2017-3). If own funds are to be included, these should be used first for the payment of the initial instalments.

2.4 Purchase of new-build dwelling constructed in own management or self-built

2.4.1 The costs of acquisition of ownership consist of:

- a. the value of the dwelling (see part 1: definitions)
- b. the costs of buying off future ground rent obligations, as long as the buyout period is equal to the term of the loan;
- c. a non-recurring payment into a maintenance fund for the (total) future maintenance of the dwelling as shown in the purchase/contract agreement or a separate agreement;
- d. up to 6% of the sum of a. to c. for additional costs.

2.4.2 The value of the new-build dwelling may not exceed the average purchase price (see Norm 1.6.1). The sum of Norm 2.4.1 a. to d. may not exceed the cost limit for dwellings (see Norm 1.6.1).

2.4.3 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 2.4.1 a. must be increased by the cost of the land at the time according to the notarial deed of transfer of title.

2.4.4 A deposit obligation applies for all costs included in the finance (see Article B4 of the General Terms and Conditions for Suretyship 2017-3). If own funds are to be included, these should be used first for the payment of the initial instalments.

2.4.5 For a new-build dwelling constructed in own management or self-built, a suspensory condition applies (see Norm 1.12.1, sub a).

2.5 Purchase of caravan

2.5.1 The costs of acquisition of ownership of a caravan consist of:

- a. the purchase sum (excluding movable property) or the purchase/contract sum;
- b. the costs of transport to and installation at the caravan pitch;
- c. the costs of connection to utilities;
- d. the costs for additional work or quality improvement and/or energy-saving facilities (see Norms 1.9 and 1.10);
- e. the costs of valuation (for an existing caravan);
- f. the costs of establishing a notarial right of pledge on the caravan;
- g. the costs of taking out the loan;
- h. the costs of obtaining a National Mortgage Guarantee.

2.5.2 The sum of Norm 2.5.1 a. to c. shall not exceed the market value unencumbered by tenancy and/or 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. to h. may not exceed the cost limit for caravans (see Norm 1.6.2).

2.6 Purchase of caravan pitch

2.6.1 The costs of acquisition of ownership of a caravan pitch consist of:

- a. the purchase sum with costs paid by the buyer (excluding movable property);
- b. transfer tax;
- c. the costs of connection to utilities;
- d. the costs of establishing a notarial right of pledge on the caravan pitch;
- e. the costs of taking out the loan;
- f. the costs of obtaining a National Mortgage Guarantee.

2.6.2 The sum of Norm 2.6.1 a. to f. may not exceed the cost limit for caravan pitches (see Norm 1.6.3).

3. EXISTING OWNER-OCCUPIER

3.1 New loan for quality improvement

- 3.1.1 In cases involving a new loan for quality improvement, to be used partly for repayment of an existing loan, a new loan is possible. The loan may only concern:
- the remaining part of the principal of the existing mortgage and/or fiscal loan(s) not yet repaid, up to the market value unencumbered by tenancy and/or use before the quality improvement is effected;
 - the costs relating to the repayment of the existing mortgage and/or fiscal loan(s);
 - the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7, 1.9 and 1.10);
 - the costs of the valuation report and/or the structural report;
 - the costs of finance.
- 3.1.2 If the exact costs stated in Norm 3.1.1 b., d. and e. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.
- 3.1.3 The sum of Norm 3.1.1 a. to e. may not exceed the applicable cost limit (see Norm 1.6.1). If the situation involves a caravan, the cost limit for caravans shall apply (see Norm 1.6.2).

3.2 Additional loan for quality improvement

- 3.2.1 In cases involving a loan for quality improvement, an additional loan is possible, subject to the following conditions:
- the remaining part of the principal of the existing mortgage loan(s) not yet repaid does not exceed the market value unencumbered by tenancy and/or use before the quality improvement is effected;
 - as security for the claim(s) under the additional loan, a first or second mortgage and/or a first or second right of pledge is established on the dwelling in accordance with Article A2, paragraph 2, of the General Terms and Conditions for Suretyship 2017-3;
 - this is concluded with the lender of the existing loan.
- 3.2.2 The additional loan may exclusively concern:
- the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7, 1.9 and 1.10);
 - the costs of the valuation report and/or the structural report;
 - the costs of finance.
- 3.2.3 If the exact costs stated in Norm 3.2.2 d. are not known on the date of the binding offer, these may be determined on the basis of a reasonable estimate.
- 3.2.4 The sum of the principal of the existing loan not yet repaid and the additional loan may not exceed the applicable cost limit for dwellings (see Norm 1.6.1). If the situation involves a caravan, the cost limit for caravans shall apply (see Norm 1.6.2).
- 3.2.5 The contract of suretyship of the National Mortgage Guarantee applies to the additional loan.
- 3.2.6 The suretyship fee is calculated on the sum of remaining debt of the existing mortgage loan(s) and the additional loan. If a National Mortgage Guarantee already applies to the existing mortgage loan, the suretyship fee will be calculated on the additional loan.
- 3.2.7 The test in accordance with Norm 7.9 must take account of the sum of the existing loan and the additional loan.

3.3 New loan in connection with termination of relationship or inheritance

- 3.3.1 In cases involving termination of a relationship or inheritance, a new loan to be used partly for repayment of an existing loan is possible, as long as the notarial deed of transfer for effecting the division has not yet been entered in the public registers. With reference to a new loan, this Norm does not include the situation in which a suretyship has already been provided and a new loan is needed as a result of the termination of the relationship in connection with the division of the existing home ownership debt. In these cases, the Management Criteria (see Part 4: Management Criteria of the General Terms and Conditions for Suretyship 2017-3) apply.
- 3.3.2 The loan may exclusively concern:
- the applicant's share of the not yet repaid principal of the existing mortgage and/or fiscal loan(s);
 - the part of the value of the dwelling that has to be paid by the applicant to the departing partner or other heirs under the notarial deed of transfer for effecting the division;
 - the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7, 1.9 and 1.10);
 - the costs of the structural report and/or the valuation report;
 - the costs relating to the repayment of the existing mortgage and/or fiscal loan(s);
 - the costs of arrangement and financing.
- 3.3.3 The sum of Norm 3.3.2 a. and b. may not exceed the market value unencumbered by tenancy and/or use.
- 3.3.4 If the exact costs stated in Norm 3.3.2 d., e. and f. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.

- 3.3.5 The sum of Norm 3.3.2 a. to f. may not exceed the applicable cost limit for dwellings (see Norm 1.6.1). If the situation involves a caravan, the cost limit for caravans shall apply (see Norm 1.6.2).

3.4 Additional loan in connection with termination of relationship or inheritance

- 3.4.1 In cases involving termination of a relationship or inheritance, an additional loan is possible, as long as the notarial deed of transfer for effecting the division has not yet been entered in the public registers, and:

- a. the sum of the applicant's share of the not yet repaid principal of the existing mortgage loan(s) and the part of the value of the dwelling that has to be paid by the applicant to the departing partner or other heirs in accordance with the notarial deed of transfer for effecting the division does not exceed the market value unencumbered by tenancy and/or use;
- b. as security for the claim(s) under the additional loan, a first or second mortgage and/or a first or second right of pledge is established on the dwelling in accordance with Article A2, paragraph 2, of the General Terms and Conditions for Suretyship 2017-3;
- c. this is concluded with the lender of the existing loan.

With reference to an additional loan, this Norm does not include the situation in which a suretyship has already been provided and an additional loan is needed as a result of the termination of the relationship in connection with the division of the existing home ownership debt. In these cases, the Management Criteria (see Part 4: Management Criteria of the General Terms and Conditions for Suretyship 2017-3) apply.

- 3.4.2 The additional loan may exclusively concern:

- a. the amount that has to be paid by the applicant to the departing partner or other heirs for the dwelling in accordance with the notarial deed of transfer for effecting the division;
- b. the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7, 1.9 and 1.10);
- c. the costs of the structural report and/or the valuation report;
- d. the costs of arrangement and financing.

- 3.4.3 If the exact costs stated in Norm 3.4.2 c. and d. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.

- 3.4.4 The sum of the principal of the existing loan not yet repaid and the additional loan may not exceed the applicable cost limit for dwellings (see Norm 1.6.1). If the situation involves a caravan, the cost limit for caravans shall apply (see Norm 1.6.2).

- 3.4.5 The contract of suretyship of the National Mortgage Guarantee applies to the additional loan.

- 3.4.6 The suretyship fee is calculated on the sum of remaining debt of the existing mortgage loan(s) and the additional loan. If a National Mortgage Guarantee already applies to the existing mortgage loan, the suretyship fee will be calculated on the additional loan.

- 3.4.7 The test in accordance with Norm 7.9 must take account of the sum of the existing loan and the additional loan.

3.5 New loan in connection with buy-off of ground rent or acquisition of the right to full title to the ground

- 3.5.1 In cases involving the buy-off of ground rent obligations or the acquisition of the right to full title to the ground, a new loan to be used partly for repayment of an existing loan is possible. In the buy-off of ground rent obligations, the right of leasehold after buy-off of the ground rent obligations cannot terminate during the term of the loan as a result of:

- a. the passage of time; or
- b. cancellation without an appropriate payment for the value of the building.

- 3.5.2 The loan may exclusively concern:

- a. the not yet repaid principal of the existing mortgage and/or fiscal loan(s);
- b. the total costs of:
 - the costs of buying off future ground rent obligations, as long as the buy-off period is equal to the term of the loan; or
 - the acquisition of the right to full title to the ground;
- c. the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7, 1.9 and 1.10);
- d. the costs of the structural report and/or the valuation report;
- e. the costs relating to the repayment of the existing mortgage and/or fiscal loan(s);
- f. the costs of arrangement and financing.

- 3.5.3 The sum of Norm 3.5.2 a. and b. may not exceed the market value unencumbered by tenancy and/or use as valued after the buy-off of the future ground rent obligation or the acquisition of the right to full title to the ground.

- 3.5.4 If the exact costs stated in Norm 3.5.2 d., e. and f. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.

- 3.5.5 The sum of Norm 3.5.2 a. to f. may not exceed the applicable cost limit for dwellings (see Norm 1.6.1). If the situation involves a caravan, the cost limit for caravans shall apply (see Norm 1.6.2).

3.6 Additional loan in connection with buy-off of lease or acquisition of full title to the ground

- 3.6.1 In cases involving the buy-off of ground rent obligations or the acquisition of the right to full title to the ground, an additional loan is possible, subject to the following conditions:
- a. the sum of the not yet repaid principal of the existing mortgage loan(s) and the total costs of the buy-off of the future ground rent obligations or the acquisition of full title to the ground does not exceed the market value unencumbered by tenancy and/or use as valued after buy-off of the future ground rent obligation or the acquisition of full title to the ground;
 - b. as security for the claim(s) under the additional loan, a first or second mortgage or a first or second right of pledge is established on the dwelling in accordance with Article A2, paragraph 2, of the General Terms and Conditions for Suretyship 2017-3;
 - c. in case of acquisition of full title to the ground by the leaseholder, the right stated under b. must be established on the dwelling and the land belonging to it;
 - d. this is concluded with the lender of the existing loan.
 - e. in the buy-off of ground rent obligations, the right of leasehold after buy-off of the ground rent obligations cannot terminate during the term of the loan as a result of:
 - the passage of time; or
 - cancellation without an appropriate payment for the value of the building.
- 3.6.2 The additional loan may exclusively concern:
- a. the total costs of:
 - the costs of buying off future ground rent obligations, as long as the buy-off period is equal to the term of the loan; or
 - the acquisition of the right to full title to the ground;
 - b. the costs of quality improvement and/or energy-saving facilities (see Norms 1.8.7, 1.9 and 1.10);
 - c. the costs of the valuation report and/or the structural report;
 - d. the costs of arrangement and financing.
- 3.6.3 If the exact costs stated in Norm 3.6.2 c. and d. are not known on the date of the binding offer for the loan, these may be determined on the basis of a reasonable estimate.
- 3.6.4 The sum of the principal of the existing loan(s) not yet repaid and the additional loan may not exceed the applicable cost limit for dwellings (see Norm 1.6.1). If the situation involves a caravan, the cost limit for caravans shall apply (see Norm 1.6.2).
- 3.6.5 The contract of suretyship of the National Mortgage Guarantee applies to the additional loan.
- 3.6.6 The suretyship fee is calculated on the sum of remaining debt of the existing mortgage loan(s) and the additional loan. If a National Mortgage Guarantee already applies to the existing mortgage loan, the suretyship fee will be calculated on the additional loan.
- 3.6.7 The test in accordance with Norm 7.9 must take account of the sum of the existing loan and the additional loan.

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 life insurance(s) and/or investment contract(s) and/or savings account for home ownership are 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 shall be deducted from the residual debt;
- b. the amounts in accordance with Article B13, paragraph b. to o. of the General Terms and Conditions for Suretyship 2017-3;
- 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 caravan, the cost limit for caravans shall 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 part of the loan that exceeds the cost limit in the test as an other financial obligation (see Norm 7.3.1, paragraph d.) and the suretyship shall 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).

4.6 Repayment type

4.6.1 The part 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 loan part 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 in accordance with 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 proceeds of the sale 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 in accordance with Article A4 of the General Terms and Conditions for Suretyship 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, paragraph d.), the lender must still submit a loss declaration in accordance with 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 in accordance with Norm 4.
- 5.1.2 The loan excluding residual debt finance may not exceed 101% of the value of the dwelling. To the extent that energy-saving facilities are available, the loan excluding residual debt finance may not exceed 106% of the value of the dwelling after renovation.
- 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 part 1: definitions of the General Terms and Conditions for Suretyship 2017-3), it is permitted to:
1. provide the loan (excluding the residual debt finance):
 - a. on an interest-only basis, on the understanding that the interest-only part does not exceed 50% of the value of the dwelling;
 - b. repay at maturity with the accrued capital in the life insurance, investment contract and/or savings account for home ownership. 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.
 2. The part of the loan that exceeds the existing home ownership debt must be repaid in accordance with Article 5.1.3.
- 5.1.5 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) 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 test.

5.3 Payment instalment

- 5.3.1 Payment instalments must be charged 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 part 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 part for which the interest is not tax deductible.

5.5 Term life insurance

- 5.5.1 During the period that the loan including the residual debt finance exceeds 80% of the value of the dwelling (see part 1: definitions of the General Terms and Conditions for Suretyship 2017-3), there must be a term life insurance in effect that is at least equal to the amount of the excess. In case of quality improvement and/or the installation of energy-saving facilities, the value after renovation may be used.
- 5.5.2 If the loan concerns an additional loan, a term life insurance must be in effect during the period that the additional loan together with the existing mortgage loan(s) exceeds 80% of the value of the dwelling at that time (see part 1: definitions of the General Terms and Conditions for Suretyship 2017-3). In case of quality improvement and/or the installation of energy-saving facilities, the value after renovation may be used.
- 5.5.3 The requirement for term life insurance applies to each owner-occupier whose income is needed for obtaining the National Mortgage Guarantee.
- 5.5.4 The rights and entitlements under the term life insurance must be pledged to the lender.

6 INCOME

6.1 Income from an employment contract for indefinite time or a fixed term

- 6.1.1 Income from an employment contract for indefinite time 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 test.
- 6.1.2 An increase in income in future may be assumed if:
- income is received under an employment contract for indefinite time for which the probation period has elapsed; 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 time 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 test 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 indefinite time.”
- 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 as stated in Norm 6.1.4, the income may be included in the test, 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 flexible and/or other type of employment

- 6.2.1 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.
- 6.2.2 A flexible and/or other type of employment must be demonstrated by means of an employer statement in accordance with Norm 6.1.6.
- 6.2.3 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 test for the whole term of the loan.
- 6.2.4 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 Income from independent profession or business

- 6.3.1 If income is obtained from an independent profession or business, the income must have been obtained without interruption from this same business with the same business activities for at least the last three calendar years. The income is the average net profit in the past three calendar years, not exceeding the net profit realised in the most recent calendar year. The net profit shall be determined on the basis of the item “calculation of net taxable profit” in the income tax return.

6.3.2 The income of a director or major shareholder must be treated as income from an independent profession or business, on the understanding that the test must be based on the average income from employment over the past three calendar years but not exceeding the amount of income from employment obtained in the most recent calendar year.

6.3.3 If the information relating to the previous calendar year is not available by 1 July of any year, the test must be based on the three calendar years preceding the previous year.

6.4 Income from (social) benefit

6.4.1 Income from (social) benefit may be used in the test 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.

6.4.2 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.

6.4.3 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.

6.5 Maintenance

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

6.6 Imminent pension

6.6.1 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 shall 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.

6.6.2 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.

6.6.3 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 may not precede the maturity date of the loan.
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 De Nederlandse Bank.

6.6.3 If the borrower proposes to retire early, the expected decline in income shall be taken into account in the calculation of the qualifying income.

6.7 Qualifying income

6.7.1 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 6.6);
 - d. (social) benefit (see Norm 6.4);
 - 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. income from flexible and/or other type of employment (see Norm 6.2);
 - k. income from independent profession or business (see Norm 6.3);
 - l. maintenance payable to the applicant (see Norm 6.5);
 - m. VEB allowance;
- less maintenance paid to the former partner.

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

7 TESTING

7.1 Financing cost

- 7.1.1 The financing cost of the loan must be established for each loan part and taking account of Norm 7.7, if applicable.
- 7.1.2 The financing cost for each loan part 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 part is established on the basis of the remaining debt of the loan part and the remaining term of that loan part. If the lender considers it to be appropriate, the test may also be made for 30 years;
 - b. the financing cost of an interest-only loan part is established on the basis of the not yet repaid principal of the loan part and the remaining term of that loan part with a term of up to 30 years;
 - c. the financing cost of a loan part with an accrual component (a savings, life or investment policy) is established on the basis of the not yet repaid principal of the loan part less the accrued value of the associated policy and the remaining term of that loan part. If the lender considers it to be appropriate, the financing cost may also be established on the basis of the principal of the loan part not yet repaid and a maximum term of 30 years.
- 7.1.3 The sum of the financing cost per loan part 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 6.7 (taking account of Norm 7.1.5) and the financing cost percentage associated with the qualifying income (see the Acceptance financing cost tables) 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 60% of the lower qualifying income is used, after deduction of any maintenance.
- 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 €20,000 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 test 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 test must also take account of the indexed ground rent as well.
- 7.1.9 In situations involving a fiscal 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 test and taking account of the other Norms, the principal of the fiscal 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 in accordance with Norm 7.1.5 shall apply to parts of the mortgage loan for which the debit interest is not tax deductible (see Appendices 1c and 1d).
- 7.2.2 This reduction shall 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 fiscal loan(s) in accordance with 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 this case account may be taken of 0.75% on a monthly basis of the original loan principal or 0.45% of the original loan principal if the loan is provided in accordance with the Student Loans Act (*Wet studievoorschot*). 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, 0.75% or 0.45% respectively of the original principal less the additional repayment may be used;
 - c. the contract in question shows that the actual payment obligation is less than 2% on a monthly basis; in this case account is taken of the actual payment obligation;
 - d. 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;
 - e. 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:
 - o there is no existing home ownership debt regarding the NHG loan;
 - o the interest on the additional loan is not more than 1% higher than that of the NHG loan;
 - o the monthly amounts to be withdrawn from this loan do not exceed 50% of the amount of the monthly repayment of the NHG loan;
 - o 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 6.3 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.
- 7.4 Accrued value**
The accrued value of associated life insurance(s) and/or investment contract(s) and/or savings account(s) for home ownership that take place at the same time as the arrangement of the loan may be deducted from the loan part in question for the calculation of the financing cost (see Norm 7.1.2, paragraph 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 that has been given an energy label of A++ or higher by a certified energy label adviser before 1 January 2015, or an energy index or energy performance coefficient of up to 0.6 has been issued.
- 7.6.2 If the purchase concerns an energy-neutral dwelling (see the definitions of the General Terms and Conditions for Suretyship 2017-3) and the borrower can provide a guarantee of the energy performance for at least 10 years, an amount of € 25,000 may be left out of consideration in the calculation of the financing cost.
- 7.6.3 This Norm only applies if the qualifying income is at least € 33,000.

7.7 Interest not tax-deductible

In their application, the applicant must indicate the part of the loan for which the interest is not tax-deductible. For each part of the loan not eligible for deduction of interest, the financing cost ensuing from this loan part is calculated based on the following formula:

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

FN

where

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

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

F = the financing cost percentage for parts of the mortgage loan for which the debit interest is tax-deductible (see Appendices 1a and 1b)

FN = the financing cost percentage for parts of the mortgage loan for which the debit interest is not tax-deductible (see Appendices 1c and 1d)

7.8 Decline in income

If at the time of decline in income (see Norms 6.1.5, 6.4, 6.5 and 6.6) 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 parts must be weighted on the basis of the principal per loan part, the interest rate per loan part and the maturity of the loan part.

7.9.2 The test will take account of the mortgage interest per loan part 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 test must be conducted on the basis of the notional interest rate published by the Authority for the Financial Markets.

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 part

L = the (remaining) term to maturity of the loan part in months

R = the notional interest rate of the loan part

1, 2, ..., n = the number of loan parts

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 Test for caravans or caravan pitches

7.10.1 The test for a caravan and/or a caravan pitch must be conducted according to the procedure as published on the Fund's website (www.nhg.nl).

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

APPENDIX 1 - FINANCING COST TABLES ACCEPTANCE CRITERIA

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
-	10.0	10.5	11.0	11.5	12.0	12.5	13.0	13.0	13.5	14.0	14.5	14.5
20,000	10.0	10.5	11.0	11.5	12.0	12.5	13.0	13.0	13.5	14.0	14.5	14.5
20,500	11.0	11.5	12.0	12.5	13.0	13.5	14.0	14.5	15.0	15.5	15.5	16.0
21,000	11.5	12.0	12.5	13.5	14.0	14.5	15.0	15.5	16.0	16.5	17.0	17.0
21,500	11.5	12.0	13.0	14.0	14.5	15.5	16.0	16.5	17.0	17.5	18.0	18.5
22,000	12.0	12.5	13.5	14.5	15.5	16.0	17.0	17.5	18.0	18.5	19.0	19.5
22,500	12.5	13.5	14.0	15.0	16.0	17.0	17.5	18.5	19.0	19.5	20.0	20.5
23,000	13.0	13.5	14.5	15.5	16.5	17.5	18.5	19.0	20.0	20.5	21.0	21.5
23,500	13.5	14.0	15.0	16.0	17.0	18.0	19.0	20.0	20.5	21.5	22.0	22.5
24,000	14.0	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.0	23.0	23.5
24,500	14.0	15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	23.5	24.0
25,000	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.0	25.0
26,000	15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0	25.0	25.5
27,000	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5
28,000	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0
29,000	16.0	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5
30,000	16.5	17.5	18.5	19.5	21.0	22.0	23.5	24.5	25.5	26.5	27.5	28.5
31,000	17.0	18.0	19.5	20.5	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
32,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
33,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
34,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
35,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
36,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
37,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
38,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
39,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
40,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
41,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
42,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
43,000	17.5	18.5	19.5	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
44,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
45,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
46,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
47,000	18.0	19.0	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5
48,000	18.0	19.0	20.0	21.0	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5
49,000	18.0	19.0	20.0	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5
50,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	26.5	27.5	28.5	29.5

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
51,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	27.0	27.5	28.5	29.5
52,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	27.0	28.0	28.5	29.5
53,000	18.5	19.5	20.5	21.5	22.5	23.5	24.5	26.0	27.0	28.0	28.5	29.5
54,000	18.5	19.5	20.5	21.5	23.0	24.0	25.0	26.0	27.0	28.0	28.5	29.5
55,000	18.5	19.5	20.5	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	29.5
56,000	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0
57,000	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0
58,000	19.0	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0
59,000	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
60,000	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	30.0	30.5
61,000	20.0	21.0	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0	31.0
62,000	20.0	21.0	22.0	23.0	24.5	25.5	26.5	27.5	28.5	29.5	30.5	31.5
63,000	20.0	21.0	22.0	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5	31.5
64,000	20.0	21.0	22.5	23.5	25.0	26.0	27.0	28.0	29.0	30.0	31.0	32.0
65,000	20.0	21.0	22.5	23.5	25.0	26.0	27.0	28.0	29.0	30.0	31.0	32.0
66,000	20.0	21.0	22.5	24.0	25.0	26.5	27.5	28.5	29.5	30.5	31.5	32.0
67,000	20.0	21.0	22.5	24.0	25.0	26.5	27.5	28.5	29.5	30.5	31.5	32.5
68,000	20.0	21.0	22.5	24.0	25.5	26.5	28.0	29.0	30.0	31.0	32.0	32.5
69,000	20.5	21.5	22.5	24.0	25.5	26.5	28.0	29.0	30.0	31.0	32.0	33.0
70,000	20.5	21.5	23.0	24.0	25.5	27.0	28.0	29.0	30.0	31.5	32.0	33.0
71,000	20.5	21.5	23.0	24.0	25.5	27.0	28.0	29.5	30.5	31.5	32.5	33.5
72,000	20.5	21.5	23.0	24.5	25.5	27.0	28.5	29.5	30.5	31.5	32.5	33.5
73,000	20.5	21.5	23.0	24.5	25.5	27.0	28.5	29.5	31.0	32.0	32.5	33.5
74,000	20.5	21.5	23.0	24.5	26.0	27.0	28.5	30.0	31.0	32.0	33.0	34.0
75,000	20.5	21.5	23.0	24.5	26.0	27.0	28.5	30.0	31.0	32.0	33.0	34.0
76,000	20.5	22.0	23.0	24.5	26.0	27.5	28.5	30.0	31.0	32.5	33.5	34.0
77,000	20.5	22.0	23.5	24.5	26.0	27.5	28.5	30.0	31.0	32.5	33.5	34.5
78,000	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5	34.5
79,000	20.5	22.0	23.5	25.0	26.0	27.5	29.0	30.0	31.5	32.5	33.5	34.5
80,000	20.5	22.0	23.5	25.0	26.5	27.5	29.0	30.0	31.5	32.5	34.0	35.0
81,000	20.5	22.0	23.5	25.0	26.5	27.5	29.0	30.5	31.5	32.5	34.0	35.0
82,000	20.5	22.0	23.5	25.0	26.5	28.0	29.0	30.5	31.5	33.0	34.0	35.0
83,000	20.5	22.0	23.5	25.0	26.5	28.0	29.0	30.5	31.5	33.0	34.0	35.0
84,000	21.0	22.0	23.5	25.0	26.5	28.0	29.5	30.5	32.0	33.0	34.0	35.0
85,000	21.0	22.5	23.5	25.0	26.5	28.0	29.5	30.5	32.0	33.0	34.0	35.5
86,000	21.0	22.5	24.0	25.0	26.5	28.0	29.5	30.5	32.0	33.0	34.5	35.5
87,000	21.0	22.5	24.0	25.5	26.5	28.0	29.5	31.0	32.0	33.0	34.5	35.5
88,000	21.0	22.5	24.0	25.5	27.0	28.0	29.5	31.0	32.0	33.5	34.5	35.5
89,000	21.0	22.5	24.0	25.5	27.0	28.0	29.5	31.0	32.0	33.5	34.5	35.5
90,000	21.0	22.5	24.0	25.5	27.0	28.5	29.5	31.0	32.5	33.5	34.5	35.5
91,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.0	32.5	33.5	34.5	36.0
92,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.0	32.5	33.5	35.0	36.0
93,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.0	32.5	33.5	35.0	36.0
94,000	21.0	22.5	24.0	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0

Appendix 1a - financing cost table acceptance criteria until age of AOW entitlement (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
95,000	21.5	22.5	24.0	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
96,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
97,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
98,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
99,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
100,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
101,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
102,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
103,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
104,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
105,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
106,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
107,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
108,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
109,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0
110,000	21.5	23.0	24.5	25.5	27.0	28.5	30.0	31.5	32.5	34.0	35.0	36.0

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds € 20,000 and 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 1b – FINANCING COST TABLE ACCEPTANCE CRITERIA
From age of AOW entitlement (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
-	12.5	13.0	13.5	13.5	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0
20,500	12.5	13.0	13.5	13.5	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0
21,000	14.0	14.0	14.5	15.0	15.5	15.5	16.0	16.0	16.0	16.5	16.5	16.5
21,500	15.0	15.5	16.0	16.0	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.0
22,000	16.0	16.5	17.0	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5
22,500	17.0	17.5	18.0	18.5	19.0	19.0	19.5	20.0	20.0	20.5	20.5	21.0
23,000	17.5	18.5	19.0	19.5	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0
23,500	18.0	19.0	20.0	20.5	21.0	21.5	21.5	22.0	22.5	23.0	23.0	23.5
24,000	18.5	19.5	20.5	21.0	22.0	22.0	22.5	23.0	23.5	24.0	24.5	24.5
24,500	19.0	20.0	21.0	22.0	22.5	23.5	24.0	24.5	25.0	25.0	25.5	26.0
25,000	19.5	20.5	21.0	22.0	23.0	23.5	24.5	25.0	25.5	26.0	26.0	26.5
26,000	19.5	20.5	21.5	22.5	23.0	24.0	25.0	25.5	26.0	26.5	27.0	27.5
27,000	20.0	21.0	21.5	22.5	23.5	24.5	25.0	26.0	26.5	27.0	27.5	28.0
28,000	20.0	21.0	22.0	23.0	23.5	24.5	25.5	26.0	26.5	27.5	28.0	28.5
29,000	20.0	21.0	22.0	23.0	24.0	25.0	25.5	26.5	27.0	27.5	28.0	29.0
30,000	20.5	21.5	22.5	23.0	24.0	25.0	26.0	26.5	27.0	28.0	28.5	29.0
31,000	21.5	22.5	23.5	24.5	25.5	26.5	27.0	28.0	28.5	29.5	30.0	30.5
32,000	21.5	22.5	23.5	25.0	25.5	26.5	27.5	28.0	29.0	29.5	30.5	31.0
33,000	21.5	22.5	24.0	25.0	26.0	27.0	27.5	28.5	29.0	30.0	30.5	31.0
34,000	21.5	22.5	24.0	25.0	26.0	27.0	28.0	28.5	29.5	30.0	30.5	31.5
35,000	21.5	22.5	24.0	25.0	26.0	27.0	28.0	29.0	29.5	30.0	31.0	31.5
36,000	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	29.5	30.5	31.0	31.5
37,000	22.0	23.0	24.0	25.0	26.0	27.0	28.0	29.0	30.0	30.5	31.5	32.0
38,000	22.5	23.5	24.5	25.5	26.0	27.0	28.0	29.0	30.0	31.0	31.5	32.0
39,000	22.5	23.5	24.5	25.5	26.5	27.5	28.0	29.0	30.0	31.0	31.5	32.5
40,000	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.0	30.0	31.0	31.5	32.5
41,000	23.0	24.0	25.0	26.0	26.5	27.5	28.5	29.5	30.0	31.0	31.5	32.5
42,000	23.0	24.0	25.0	26.0	27.0	28.0	28.5	29.5	30.0	31.0	31.5	32.5
43,000	23.0	24.0	25.0	26.0	27.0	28.0	29.0	29.5	30.5	31.0	32.0	32.5
44,000	23.0	24.5	25.5	26.5	27.5	28.5	29.0	30.0	30.5	31.5	32.0	33.0
45,000	23.0	24.5	26.0	27.0	28.0	29.0	29.5	30.5	31.0	32.0	32.5	33.5
46,000	23.0	24.5	26.0	27.5	28.5	29.5	30.5	31.5	32.0	33.0	33.5	34.5
47,000	23.0	24.5	26.5	28.0	29.0	30.0	31.0	32.0	32.5	33.5	34.0	34.5
48,000	23.0	24.5	26.5	28.0	29.5	30.5	31.5	32.0	33.0	34.0	34.5	35.0
49,000	23.0	24.5	26.5	28.0	29.5	31.0	32.0	32.5	33.5	34.0	35.0	35.5
50,000	23.0	24.5	26.5	28.0	29.5	31.0	32.0	33.0	34.0	34.5	35.5	36.0
51,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	33.5	34.5	35.0	36.0	36.5
52,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	34.0	34.5	35.5	36.0	37.0
53,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	34.0	35.0	36.0	36.5	37.5

APPENDIX 1b – FINANCING COST TABLE ACCEPTANCE CRITERIA
From age of AOW entitlement (part 2)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
54,000	23.5	25.5	26.5	28.0	29.5	31.0	32.5	34.5	35.5	36.0	37.0	37.5
55,000	23.5	25.5	26.5	28.0	29.5	31.0	32.5	34.5	36.0	36.5	37.5	38.0
56,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.0	37.5	38.5
57,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.5	38.0	38.5
58,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.5	38.5	39.0
59,000	24.0	25.5	27.0	28.5	29.5	31.0	32.5	34.5	36.0	37.5	38.5	39.5
60,000	24.5	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	37.5	39.0	39.5
61,000	24.5	26.0	27.5	29.0	30.5	32.0	33.0	34.5	36.0	37.5	39.0	40.0
62,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	34.5	36.0	37.5	39.0	40.5
63,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	34.5	36.0	37.5	39.0	40.5
64,000	25.0	26.5	28.0	29.0	30.5	32.0	33.5	35.0	36.0	37.5	39.0	40.5
65,000	25.0	26.5	28.0	29.5	31.0	32.0	33.5	35.0	36.5	37.5	39.0	40.5
66,000	25.0	26.5	28.0	29.5	31.0	32.5	33.5	35.0	36.5	37.5	39.0	40.5
67,000	25.0	27.0	28.5	30.0	31.0	32.5	34.0	35.0	36.5	38.0	39.0	40.5
68,000	25.5	27.0	28.5	30.0	31.5	33.0	34.0	35.5	36.5	38.0	39.0	40.5
69,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	35.5	37.0	38.0	39.0	40.5
70,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	37.0	38.0	39.5	40.5
71,000	25.5	27.0	29.0	30.5	32.0	33.5	34.5	36.0	37.0	38.5	39.5	40.5
72,000	25.5	27.0	29.0	30.5	32.0	33.5	35.0	36.0	37.5	38.5	39.5	40.5
73,000	25.5	27.5	29.0	30.5	32.0	33.5	35.0	36.5	37.5	39.0	40.0	41.0
74,000	25.5	27.5	29.0	31.0	32.5	34.0	35.0	36.5	37.5	39.0	40.0	41.0
75,000	25.5	27.5	29.0	31.0	32.5	34.0	35.5	36.5	38.0	39.0	40.0	41.5
76,000	25.5	27.5	29.0	31.0	32.5	34.0	35.5	37.0	38.0	39.5	40.5	41.5
77,000	25.5	27.5	29.0	31.0	32.5	34.0	35.5	37.0	38.0	39.5	40.5	41.5
78,000	25.5	27.5	29.0	31.0	32.5	34.5	35.5	37.0	38.5	39.5	40.5	42.0
79,000	25.5	27.5	29.0	31.0	32.5	34.5	36.0	37.0	38.5	39.5	41.0	42.0
80,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	38.5	40.0	41.0	42.0
81,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	38.5	40.0	41.0	42.0
82,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.0	42.5
83,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.0	42.5
84,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
85,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
86,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
87,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
88,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.0	41.5	42.5
89,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
90,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
91,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
92,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
93,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
94,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
95,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	42.5
96,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0

APPENDIX 1b – FINANCING COST TABLE ACCEPTANCE CRITERIA
From age of AOW entitlement (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
97,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
98,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
99,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
100,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	41.5	43.0
101,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	42.0	43.0
102,000	26.0	27.5	29.0	31.0	32.5	34.5	36.0	37.5	39.0	40.5	42.0	43.0
103,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.0
104,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.0
105,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.0
106,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
107,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
108,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
109,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5
110,000	26.0	27.5	29.0	31.0	33.0	34.5	36.0	37.5	39.0	40.5	42.0	43.5

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds € 20,000 and 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 1c - Financing cost table acceptance criteria until age of AOW entitlement for parts of the mortgage loan for which the interest is not tax deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
-	9.5	9.5	10.0	10.0	10.0	10.5	10.5	10.5	10.5	10.5	11.0	11.0
20,000	9.5	9.5	10.0	10.0	10.0	10.5	10.5	10.5	10.5	10.5	11.0	11.0
20,500	10.0	10.5	10.5	10.5	11.0	11.0	11.0	11.0	11.5	11.5	11.5	11.5
21,000	10.5	11.0	11.0	11.0	11.5	11.5	11.5	12.0	12.0	12.0	12.0	12.0
21,500	11.0	11.5	11.5	11.5	12.0	12.0	12.0	12.5	12.5	12.5	12.5	13.0
22,000	11.5	12.0	12.0	12.0	12.5	12.5	12.5	13.0	13.0	13.0	13.0	13.5
22,500	12.0	12.5	12.5	12.5	13.0	13.0	13.0	13.5	13.5	13.5	13.5	14.0
23,000	12.5	12.5	13.0	13.0	13.5	13.5	13.5	13.5	14.0	14.0	14.0	14.5
23,500	13.0	13.0	13.5	13.5	13.5	14.0	14.0	14.0	14.5	14.5	14.5	14.5
24,000	13.5	13.5	13.5	14.0	14.0	14.5	14.5	14.5	14.5	15.0	15.0	15.0
24,500	13.5	14.0	14.0	14.5	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5
25,000	14.0	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5	16.0	16.0	16.0
26,000	14.5	14.5	15.0	15.0	15.5	15.5	15.5	16.0	16.0	16.5	16.5	16.5
27,000	15.0	15.0	15.5	15.5	16.0	16.0	16.5	16.5	16.5	16.5	17.0	17.0
28,000	15.0	15.5	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.0	17.5	17.5
29,000	15.5	16.0	16.0	16.5	16.5	17.0	17.0	17.0	17.5	17.5	18.0	18.0
30,000	16.0	16.0	16.5	16.5	17.0	17.0	17.5	17.5	17.5	18.0	18.0	18.0
31,000	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0
32,000	16.5	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.5
33,000	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5
34,000	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5
35,000	17.0	17.0	17.5	18.0	18.0	18.5	18.5	18.5	19.0	19.0	19.5	19.5
36,000	17.0	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5
37,000	17.0	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5
38,000	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5
39,000	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5
40,000	17.0	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5	20.0
41,000	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5	20.0
42,000	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	19.5	20.0
43,000	17.0	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0
44,000	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.0	19.5	19.5	20.0	20.0
45,000	17.5	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0
46,000	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5
47,000	17.5	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0	20.5
48,000	17.5	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5
49,000	17.5	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.0	20.5	20.5
50,000	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0	20.5	20.5
51,000	18.0	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5
52,000	18.0	18.5	18.5	19.0	19.0	19.5	20.0	20.0	20.0	20.5	20.5	21.0
53,000	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5	21.0

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
54,000	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0
55,000	18.0	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0
56,000	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5
57,000	18.5	19.0	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5
58,000	18.5	19.0	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	21.5
59,000	19.0	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0
60,000	19.0	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
61,000	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
62,000	19.0	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0
63,000	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5
64,000	19.5	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.0	22.5
65,000	19.5	20.0	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5
66,000	19.5	20.0	20.5	20.5	21.0	21.0	21.5	22.0	22.0	22.0	22.5	22.5
67,000	19.5	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	22.5
68,000	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0
69,000	20.0	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	22.5	23.0
70,000	20.0	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
71,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
72,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.5	22.5	22.5	23.0	23.0
73,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.0
74,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
75,000	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
76,000	20.0	20.5	21.0	21.5	21.5	22.0	22.0	22.5	23.0	23.0	23.0	23.5
77,000	20.5	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5
78,000	20.5	20.5	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5
79,000	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5
80,000	20.5	21.0	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	23.5
81,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
82,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
83,000	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
84,000	20.5	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0
85,000	20.5	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0
86,000	21.0	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0
87,000	21.0	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0	24.0
88,000	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0	24.0
89,000	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.5	24.0	24.0	24.0
90,000	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.0
91,000	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5
92,000	21.0	21.5	22.0	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5
93,000	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5
94,000	21.0	21.5	22.0	22.5	22.5	23.0	23.0	23.5	24.0	24.0	24.0	24.5
95,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
96,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5

Appendix 1c - Financing cost table acceptance criteria until age of AOW entitlement for parts of the mortgage loan for which the interest is not tax deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
97,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
98,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
99,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
100,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
101,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
102,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
103,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
104,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
105,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
106,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
107,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
108,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
109,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
110,000	21.0	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds € 20,000 and 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 1d - Financing cost table acceptance criteria from age of AOW entitlement for parts of the mortgage loan for which the interest is not tax deductible (part 1)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
-	12.5	13.0	13.0	13.5	13.5	14.0	14.0	14.0	14.5	14.5	14.5	14.5
20,500	12.5	13.0	13.0	13.5	13.5	14.0	14.0	14.0	14.5	14.5	14.5	14.5
21,000	14.0	14.0	14.5	14.5	15.0	15.0	15.0	15.5	15.5	15.5	16.0	16.0
21,500	15.0	15.0	15.5	15.5	16.0	16.0	16.5	16.5	16.5	17.0	17.0	17.0
22,000	16.0	16.0	16.5	16.5	17.0	17.0	17.5	17.5	18.0	18.0	18.0	18.5
22,500	17.0	17.0	17.5	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5
23,000	17.5	18.0	18.0	18.5	18.5	19.0	19.0	19.5	19.5	20.0	20.0	20.0
23,500	18.0	18.5	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	20.5	21.0
24,000	18.5	19.0	19.5	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5
24,500	19.0	19.5	20.0	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0
25,000	19.5	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5
26,000	19.5	20.0	20.5	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5
27,000	19.5	20.0	20.5	21.0	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0
28,000	20.0	20.5	20.5	21.0	21.5	21.5	22.0	22.0	22.5	22.5	23.0	23.0
29,000	20.0	20.5	21.0	21.0	21.5	22.0	22.0	22.5	22.5	23.0	23.0	23.5
30,000	20.0	20.5	21.0	21.5	21.5	22.0	22.5	22.5	23.0	23.0	23.0	23.5
31,000	21.5	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5
32,000	21.5	21.5	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.0	24.5	24.5
33,000	21.5	22.0	22.0	22.5	23.0	23.0	23.5	24.0	24.0	24.5	24.5	24.5
34,000	21.5	22.0	22.5	22.5	23.0	23.5	23.5	24.0	24.0	24.5	24.5	25.0
35,000	21.5	22.0	22.5	23.0	23.0	23.5	23.5	24.0	24.5	24.5	25.0	25.0
36,000	22.0	22.0	22.5	23.0	23.5	23.5	24.0	24.0	24.5	25.0	25.0	25.0
37,000	22.0	22.5	23.0	23.0	23.5	24.0	24.0	24.5	24.5	25.0	25.0	25.5
38,000	22.0	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	23.0	23.0	23.5	24.0	24.5	24.5	25.0	25.0	25.5	25.5	26.0
40,000	22.5	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0
41,000	22.5	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.0
42,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
43,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
44,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
45,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
46,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
47,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
48,000	23.0	23.5	23.5	24.0	24.5	25.0	25.0	25.5	25.5	26.0	26.0	26.5
49,000	23.0	23.5	24.0	24.5	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5
50,000	23.0	23.5	24.0	24.5	25.0	25.0	25.5	26.0	26.0	26.5	26.5	27.0
51,000	23.5	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5	26.5	27.0
52,000	23.5	24.0	24.0	24.5	25.0	25.5	25.5	26.0	26.0	26.5	27.0	27.0
53,000	23.5	24.0	24.0	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0
54,000	23.5	24.0	24.5	24.5	25.0	25.5	26.0	26.0	26.5	26.5	27.0	27.0

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

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
55,000	23.5	24.0	24.5	25.0	25.0	25.5	26.0	26.5	26.5	27.0	27.0	27.5
56,000	23.5	24.0	24.5	25.0	25.5	25.5	26.0	26.5	26.5	27.0	27.0	27.5
57,000	24.0	24.5	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5
58,000	24.0	24.5	25.0	25.0	25.5	26.0	26.5	26.5	27.0	27.0	27.5	27.5
59,000	24.0	24.5	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0
60,000	24.0	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.0	27.5	27.5	28.0
61,000	24.0	24.5	25.0	25.5	26.0	26.5	26.5	27.0	27.5	27.5	28.0	28.0
62,000	24.5	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0	28.0
63,000	24.5	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.0	28.5
64,000	24.5	25.0	25.5	26.0	26.5	27.0	27.0	27.5	27.5	28.0	28.5	28.5
65,000	25.0	25.5	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5
66,000	25.0	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0
67,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
68,000	25.0	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	28.5	29.0
69,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
70,000	25.0	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
71,000	25.5	26.0	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0
72,000	25.5	26.0	26.5	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0	29.5
73,000	25.5	26.0	26.5	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
74,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
75,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
76,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
77,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
78,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
79,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
80,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
81,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
82,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
83,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
84,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
85,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
86,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
87,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
88,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
89,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
90,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
91,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
92,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
93,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
94,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5
95,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.5	28.5	29.0	29.0	29.5
96,000	25.5	26.0	26.5	27.0	27.0	27.5	28.0	28.5	28.5	29.0	29.0	29.5
97,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
98,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5

Appendix 1d - Financing cost table acceptance criteria from age of AOW entitlement for parts of the mortgage loan for which the interest is not tax deductible (part 3)

Gross income in euros	Notional interest rate in percentages											
	<=1,000	1,001-1,500	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
99,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
100,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
101,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.0	29.5
102,000	25.5	26.0	26.5	27.0	27.5	27.5	28.0	28.5	28.5	29.0	29.5	29.5
103,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	28.5	29.0	29.5	29.5
104,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
105,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
106,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
107,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
108,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
109,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5
110,000	25.5	26.0	26.5	27.0	27.5	28.0	28.0	28.5	29.0	29.0	29.5	29.5

The financing cost percentage may be increased by up to 3 percentage points in the case of:
a single applicant whose qualifying income exceeds € 19,500 and 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 2 – CHECKLIST FILE

In accordance with Article A6 paragraph 2 sub a of the General Terms and Conditions for Suretyship 2017-3, the lender must keep a file that must include the following documents as appropriate.

I. NORMS 2017-3 (NHG test)

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 or unique code
- agreement for deposit in maintenance fund
- specifications of additional work or quality improvement
- specification of energy-saving facilities by the installation company or energy label A++ or EPC report 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 purchase of land
- ground rent agreement or other notarial document showing the (remaining) term of the leasehold
- statement of account for the mortgage and/or fiscal loan
- specifications and invoices (caravan and/or caravan pitch)

b. in connection with income:

- employer's statement
- salary statement
- declaration of continuation of employment
- declaration of unconditional increase in income
- annual statement for the past three calendar years
- employment contract for future employment for indefinite time period
- allocation decision for pension, AOW and/or VUT benefit
- most recent statement of attainable pension
- allocation decision for social benefit
- statement by paying institution (social benefit)
- annual reports of self-employed persons for last three calendar years with income tax returns
- divorce decree or ruling or agreement for termination of registered partnership
- divorce or separation covenant (if prepared)

c. in connection with payment obligations and creditworthiness:

- excerpt from BKR
- excerpt from SFH
- declaration by the lender
- agreement for other financial obligations in test of less than 2% (monthly) and/or correspondence from DUO in relation to student finance
- divorce decree or ruling or agreement for termination of registered partnership
- divorce or separation covenant (if prepared)
- proof of repayments according to Norm 7.3.2
- proof of own funds

d. in connection with the mortgage loan:

- binding offer accepted by the borrower
- loan agreement
- term life insurance policy
- surrender value table and/or statement of the projected final capital
- mortgage deed
- deed of pledge of life insurance(s) and/or
- investment contract(s)
- explain on the basis of Norm 1.1.3

e. for loans in connection with increased ownership and/or quality improvement, also:

- specification of costs for repayment of existing mortgage and/or fiscal loan(s)
- specification costs of arrangement and financing
- valuation report or unique code and/or structural report and/or specifications
- invoices for quality improvement
- statement of account of residual debt for existing mortgage and/or fiscal loan(s)

f. other:

- the application
- passport, European identity card or alien's document with residence permit in the Netherlands
- proof of compliance with suspensory conditions

g. in connection with the existing home ownership debt

- Income tax return or annual statement of lender showing the amount of the home ownership debt as at 31 December 2012

h. 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

APPENDIX 2 CHECKLIST FILE (page 2)

II. TERMS AND CONDITIONS 2017-3 (management aspects)

i. in connection with Article B1:

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

j. in connection with Article B2:

- change agreement or loan agreement

k. in connection with Article B4:

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

l. in connection with Article B6:

- employment contract for secondment elsewhere
- proof that the dwelling is for sale
- municipal permit in accordance with the Vacant Property Act (Leegstandswet)
- deed of pledge of rent
- rental agreement

m. in connection with Article B7:

- determination of value
- deed of partial cancellation

n. in connection with Article B8:

- results of consultation between lender and borrower

o. in connection with Article B8A:

- 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') test

p. in connection with Articles B9, B10 and B10A:

- correspondence between lender and borrower

q. in connection with Article B11:

- correspondence between lender, borrower and the Fund
- valuation report or unique code

r. in connection with Article B12:

- covering letter
- overview of payments actually made
- statement regarding actual (surrender) value of the associated life insurance or investment contract
- deed of transfer (private sale) or certified deed of ascending-bid session and descending-price session (auction)
- loss declaration form
- file
- completion statement at time of sale
- invoices for declared associated costs

s. in connection with Article B13:

- approval from the Fund for other loss-limiting costs
- documentation evidencing remission scheme

t. in connection with Article B14:

- notification of full repayment of loan

u. in connection with Article B15:

- sale agreement

APPENDIX 2A – CHECKLIST FILE ACQUISITION OF SURETYSHIP (B3)

In accordance with Article A6 paragraph 3 of the General Terms and Conditions for Suretyship 2017-3, the lender must keep a file that must include the following documents as appropriate.

I. Documents for acquisition of suretyship

a. in connection with establishing the original value of the dwelling:

- 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 or unique code
- specifications of additional work or quality improvement
- specification of energy-saving facilities by the installation company or energy label A++ or EPC report or energy-neutral dwelling
- specified budget for construction under own management
- deed of transfer for purchase of land
- specifications and invoices (caravan and/or caravan pitch)

b. in connection with establishing the original suretyship

- the offer originally accepted by the borrower or the binding offer
- the original loan agreement
- term life insurance policy
- surrender value table and/or statement of the projected final capital
- deed of pledge of life insurance(s) and/or
- investment contract(s)
- statement of account for the mortgage and/or fiscal loan
- proof of compliance with suspensory conditions

c. payment obligations and creditworthiness:

- excerpt from BKR
- excerpt from SFH

d. other

- the application
- binding offer accepted by the borrower
- the loan agreement
- term life insurance policy
- surrender value table and/or statement of the projected final capital
- deed of pledge of life insurance(s) and/or
- investment contract(s)

APPENDIX 2A - CHECKLIST FILE AFTER ACQUISITION OF SURETYSHIP (B3) (page 2)

II. TERMS AND CONDITIONS 2017-3 (management aspects)

- e. in connection with Article B1:**
- draft notarial deed of transfer for effecting division
 - divorce decree or ruling or agreement for termination of registered partnership
 - divorce or separation covenant (if prepared)
 - statement of account for residual debt mortgage loan
 - income information (see item b.)
 - result of NHG re-test
 - excerpt from BKR
 - agreement for other financial obligations in test of less than 2% (monthly)
- f. in connection with Article B2:**
- change agreement or loan agreement
- g. in connection with Article B4:**
- invoices for quality improvement, new-build and/or energy-saving facilities
- h. in connection with Article B6:**
- employment contract for secondment elsewhere
 - proof that the dwelling is for sale
 - municipal permit in accordance with the Vacant Property Act (Leegstandswet)
 - deed of pledge of rent
 - rental agreement
- i. in connection with Article B7:**
- determination of value
 - deed of partial cancellation
- j. in connection with Article B8:**
- results of consultation between lender and borrower
- k. in connection with Article B8A:**
- 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') test
- l. in connection with Articles B9, B10 and B10A:**
- correspondence between lender and borrower
- m. in connection with Article B11:**
- correspondence between lender, borrower and the Fund
 - valuation report or unique code
- n. in connection with Article B12:**
- covering letter
 - overview of payments actually made
 - statement regarding actual (surrender) value of the associated life insurance or investment contract
 - deed of transfer (private sale) or certified deed of ascending-bid session and descending-price session (auction)
 - loss declaration form
 - file
 - completion statement at time of sale
 - invoices for declared associated costs
- o. in connection with Article B13:**
- approval from the Fund for other loss-limiting costs
 - documentation evidencing remission scheme
- p. in connection with Article B14:**
- notification of full repayment of loan
- q. in connection with Article B15:**
- sale agreement

APPENDIX 3 – 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.

Test 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 test 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.

ADMINISTRATIVE DATA	
APPLICANT	INSPECTION BODY
name: address postal code/city telephone:	company address postal code/city telephone: name of inspector:..... Chamber of Commerce number: registered as: <input type="checkbox"/> building or other loss expertise agency <input type="checkbox"/> architectural agency <input type="checkbox"/> building advice agency <input type="checkbox"/> contractor
DWELLING	EXPLANATION
address postal code/city dwelling type <input type="checkbox"/> apartment <input type="checkbox"/> one-family dwelling other: year of construction (indication):	Date of inspection: Completed truthfully and signed: (signature of inspector)

COST ESTIMATE TOTAL INSPECTION (summary)			
	Immediate necessary costs	Over time necessary costs	Total costs
Total general	€	€	€
Total basement	€	€	€
Total ground floor	€	€	€
Total upper floors	€	€	€
Total attic	€	€	€
TOTAL DWELLING	€	€	€

Improvement	Improvement costs based on attached improvement plan/quotation:	€
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REMARKS:

INSPECTION RESULTS GENERAL CONSTRUCTION ELEMENTS						
CODE	ELEMENT	LOCATION AND DESCRIPTION OF DEFECT	ACTION	K.V.(%)	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				€	€
(7.3.2)	Chimneys				€	€
A.4	Fire safety				€	€
A.5	Vermin/mould				€	€
A.6	Miscellaneous				€	€
	TOTAL GENERAL				€	€

INSPECTION RESULTS PER FLOOR						
Floor: <input type="radio"/> basement <input type="radio"/> ground floor <input type="radio"/> floor <input type="radio"/> 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	MASONRY/EXTERNAL WALLS	§ 3.5.2
B.1.2.1	Treat rising damp. Repair consequential damage.	
B.1.2.2	Hack out and repair cracks in masonry or plasterwork, as well as loose plasterwork, in accordance with existing work. Replace damaged or cracked bricks.	
B.1.2.3	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
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

APPENDIX 4MODEL - NOTIFICATION NATIONAL MORTGAGE GUARANTEE

Code type of notification	0
Code type of change	0
Suretyship fee	2450.00
Street/Building plan	Hypotheekweg
House/Build number	1
Postal code	1011 AA
City	AMSTERDAM
Affiliated municipality	AMSTERDAM
Municipality number (CBS number)	363
Number of owner-occupier(s)	2
Surname of owner-occupier 1	Ms Borrower
Initials	F.L.
Prefix [tussenvoegsel]	
Date of birth	31-08-1972
Qualifying income	48600.00
Surname of owner-occupier 2	Mr Loan
Initials	
Prefix [tussenvoegsel]	van
Date of birth	09-03-1975
Qualifying income	60000.00
Surname of owner-occupier 3	
Initials	
Prefix [tussenvoegsel]	
Date of birth	
Qualifying income	
Type of dwelling	0
Valued private sale value	210000.00
Amount for quality improvement	0.00
Amount for energy-saving facilities	0.00
Costs of acquisition of title	222600.00
Year of construction	2001
Apartment right	0
Name of lender	Hypotheekbank N.V.
Number of lender	123456789
Date of mortgage offer	10-01-2014
Date of inception of loan	10-01-2014
Notional interest rate	5.40
Loan interest rate	5.40
Fixed interest period	15
Loan number	123456789
Type of loan	2
Loan principal incl. residual debt	245000.00
Interest-only part	118000.00
Contribution on inception	0.00
Purchase subsidy (NCW)	0.00
Amount of residual debt subject to suretyship of NHG	42400.00
Term of residual debt	120
Interest rate for residual debt	5.00

By signature, the financier authorises direct debit by the Home Ownership Guarantee Fund of the suretyship fee associated with this guarantee notification.

Completed truthfully and signed on20.. at

(signature)