



## MORTGAGE FINANCING

**Mr Bianchi would like to become the owner of a house or flat for his family and asks the following questions:**

I would like to buy or build a house, what do I have to do and what documentation do I need to apply for a mortgage?

Must I approach different credit institutions directly or are there alternatives, perhaps one point of contact so I only have to say once what my requirements are?

**Francesco Canonica, mortgage specialist at Assidu SA, replies:**

to apply for mortgage financing you need to gather documents confirming your financial situation plus documentation about the property you intend to buy or build.

You can contact credit institutions directly and ask them for offers. However, that involves attending different meetings and takes a lot of time and effort. Then you have to evaluate and compare the different offers to take a decision in full knowledge of the facts.

Or, as an alternative you can contact Assidu SA, who acts on the client's behalf impartially and without imposing conditions in the following ways:

- analysis of credit request: sustainability and deposit,
- preparation of application,
- obtaining offers from different institutions,
- analysing and comparing offers,
- providing comprehensive advice.

This service offers the following benefits:

- the best conditions on offer from banks or insurers,
- avoidance of the expensive (in terms of time) and laborious task of going to different credit institutions to request offers,
- assistance in analysing and understanding the different offers in detail,
- examination of the issues involved with mortgage debt (taxation, pension situation, risk etc.),
- assistance in choosing how to amortise the debt (directly or indirectly),
- a solution that is best suited to individual requirements and situations, impartially and without conditions.

**Assidu SA also negotiates mortgages that are already in force.**