HIGH INCOME? DON'T MISS ANY OPPORTUNITIES

strike

Acquisition

Context:

Thomas and Sarah, future parents with high incomes, wish to become homeowners and move to the countryside. We receive them to study their documents. We realize that their income allows them to support the theoretical expenses and that it is possible to optimize the equity contribution.

ⓘ Reminder about equity:

As a general rule, a minimum of 20% of the purchase price must be provided as equity.

- 10% of the purchase price must be brought in as cash (savings, donation, 3rd pillar).
- The remainder can be supplemented by funds from the occupational pension plan (2nd pillar).

Some institutions allow a contribution of 10% of equity (in cash) and to complete with additional guarantees (insurance policies, 2nd pillar pension funds) to reach the required 20%.

Strike solution:

Sarah and Thomas's income allows them to support a larger debt. We propose the following solution:

- Provide **only 10% of their funds in equity**
- Use **the remaining 10% of their equity and an additional contribution to buy a studio apartment for rent**, in addition to their main residence.

➔The rental income will **cover the interest on the studio** as well as a large part of the interest on their primary residence.

Do you need personalized advice?
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