



Maison moderne

1700 Fribourg, Boulevard de Pérolles 4

#871781 | Prix sur demande

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Description

Construction

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Basement

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Lower ground floor

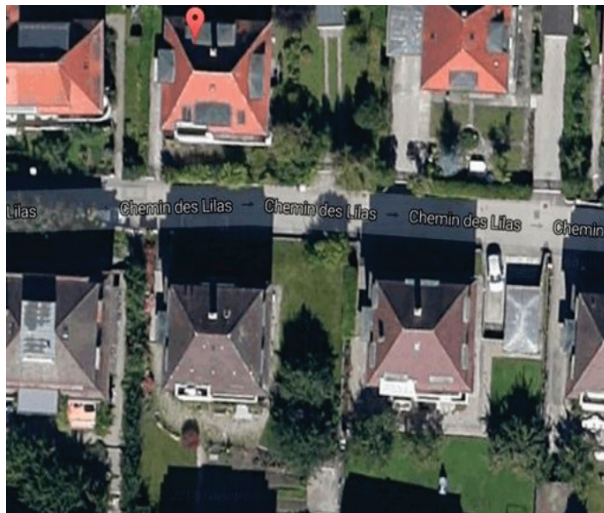
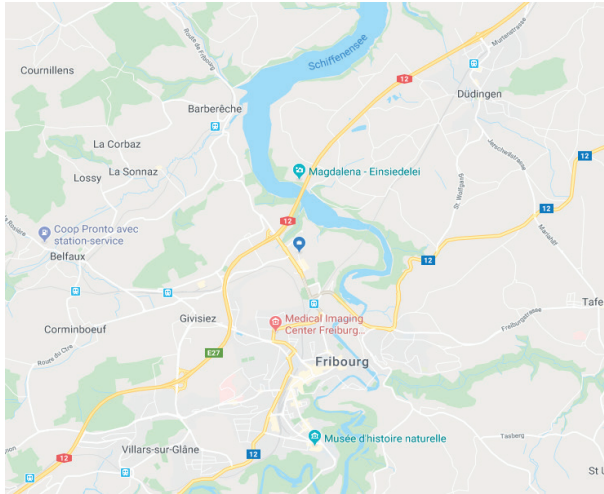
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Energy efficiency

The energy label is the result of an evaluation of the global energy performance (energy consumption and energy source) and of the performance of the building envelope.



Location plan



Location	Distance	On foot	Transport	Car
Train station	2000 m	20 min.	1 min.	10 min.
Public transports	150 m	20 min.	150 m	20 min.
Primary school	300 m	10 min.	20 min.	5 min.
Stores	500 m	5 min.	20 min.	10 min.
Freeway	500 m	20 min.	20 min.	10 min.
College	1000 m	20 min.	10 min.	15 min.
Airport	2000 m	10 min.	30 min.	16 min.
Nursery school	150 m	20 min.	10 min.	30 min.
High school	300 m	45 min.	10 min.	60 min.
Cable car	500 m	10 min.	10 min.	2 min.
Bank	500 m	10 min.	46 min.	10 min.
Post office	1000 m	22 min.	18 min.	10 min.

Location

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Municipality

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Shops/stores

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Public transport

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Leisure time

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Characteristics

Référence	AA.10
Nombre de pièces	5.5
Nombre de sanitaires	2
Surface habitable	300 m ²
Surface terrasse	500 m ²
Installation chauffage	Sol/radiateur
Efficacité énergétique	B
Nombre de logement(s)	12
Sous-sol	1
Nombre de sanitaires	2
Surface habitable	300 m ²
Surface terrasse	500 m ²
Installation chauffage	Sol/radiateur
Efficacité énergétique	B

Situé au	Rez-de-chaussée
Disponibilité	A convenir
Altitude	150 m
Année de construction	2016
Lot	1
Annexe	inclus

Object's price	CHF 1'500'000.-
Charges	-
Total	CHF 1'500'000.-
Number of parkings Interior (non incl.)	1x / CHF 30'000.-
Exterior (incl.)	2x
Total Price	3'300'000.-

Conveniences

Neighbourhood

- Commerces
- Gare
- Crèche/garderie
- Université
- Sentiers de randonnée
- Entrée/ sortie autoroute
- Restaurant(s)
- Aire de jeux
- Ecole primaire
- Proche d'un golf
- Arrêt de bus
- Ecole primaire

Outside conveniences

- Terrasse
- Gare
- Crèche/garderie
- Université
- Commerces
- Gare
- Crèche/garderie
- Université

Floor

- Terrasse
- Gare
- Crèche/garderie
- Commerces
- Gare
- Crèche/garderie

Equipment

- Commerces
- Gare
- Crèche/garderie
- Université
- Sentiers de randonnée
- Entrée/ sortie autoroute
- Restaurant(s)
- Aire de jeux
- Ecole primaire
- Proche d'un golf
- Arrêt de bus
- Ecole primaire

Inside conveniences

- Terrasse
- Gare
- Crèche/garderie
- Commerces
- Gare
- Crèche/garderie

Equipment

- Terrasse
- Gare
- Crèche/garderie
- Commerces
- Gare
- Crèche/garderie



East side view



East side view



East side view



East side view

Financial plan established for a selling price of 1'390'000.-

Plan	Price		1'350'000.-
	Total park places price		40'000.-
	Purchase price		1'390'000.-
	Own capital (Acquisition costs included)		339'994.-
Costs	Purchase price		1'390'000.-
	Acquisition costs	2%	27'800.-
	Transfer costs	1.5%	20'850.-
	Expenses of creation of mortgage file	1.2%	13'344.-
	Total acquisition		1'451'994
Financing	Own capital stock, min.	20%	278'000.-
	Mortgage 1st rank		925'740.- = 66.6%
	Mortgage 2nd rank		186'260.- =13.4%
	Total Mortgage		= 80% 1'112'000.-
Annual Costs	Mortgage interest 1st rank	4%	37'030.-
	Mortgage interest 2nd rank	3.5%	6'519.-
	Total interest		43'549.-
	Mortgage amort. 1st rank	1%	9'257.-
	Mortgage amort. 2nd rank	1%	1'863.-
	Total amortization		11'120.-
	Running/maintenance costs		13'900.-
	Total per year		68'569.-
	Total per month		5'714.-
Minimum income	Mortgage interests 1st rank for minimal income	5%	46'287.-
	Morgage interests 2nd rank for minimal incom	5%	9'313.-
	Total amortization		11'120.-
	Running/maintenance costs		13'900.-
	Total cost for minimum income calculation		80'620.-
	Minimum income per year		244'303.-
	Minimum income per month		20'359.-
Ratio	Costs/income ratio	= 33%	

Remarks

- Theoretically, the total amount of the housing-related costs shouldn't exceed 33% of your total income.
- Borrower is required to supply at least 10% of the lending value of the property from their own funds, which may not be obtained by pledging or early withdrawal of Pillar 2 assets.
- From 1st September 2014 (New Guidelines of the SBA):
- Mortgages must in all cases be paid down to two thirds of the lending value within a maximum of 15 years. (until now 20 years)
- The lending value of real estate will be based on the market value or the purchase price, whichever is lower.
- Second incomes are now normally eligible only in the case of joint and several liability.
- This financial plan doesn't have contractual value. It is at your disposal as an indication only and subject to confirmation from your Bank.

Objects

Test_DEMO2

1700 Fribourg, Ch. des Lilas 8

Ref.	Information	Floor	Rooms	Surface				Price	Status
				Living	Balcony	Terrasse	Garden		
#989582	Villa	Ground floor	5.5	125	10	-	25	CHF 890'00.-	For sale
#989583	Villa	Second floor	5.5	125	10	25	25	CHF 890'00.-	Sold
#989594	Villa	Ground floor	5.5	125	10	-	25	CHF 890'00.-	For sale
#989595	Villa	Ground floor	5.5	125	10	25	25	CHF 890'00.-	For sale
#989595	Villa	Ground floor	5.5	125	10	25	25	CHF 890'00.-	For sale
#989595	Villa	Ground floor	5.5	125	10	-	25	CHF 890'00.-	For sale
#989583	Villa	Second floor	5.5	125	10	25	25	CHF 890'00.-	Sold
#989595	Villa	Ground floor	5.5	125	10	-	25	CHF 890'00.-	For sale
#989595	Villa	Ground floor	5.5	125	10	-	25	CHF 890'00.-	For sale
#989595	Villa	Ground floor	5.5	125	10	25	25	CHF 890'00.-	For sale
#989583	Villa	Second floor	5.5	125	10	25	25	CHF 890'00.-	Sold
#989595	Villa	Ground floor	5.5	125	10	25	25	CHF 890'00.-	For sale

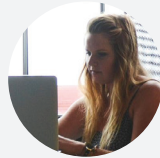
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Notes

