

Exceptionnel

# Splendide loft moderne

1700 Fribourg, Boulevard de Pérolles 4

#871781 - Prix sur demande

# Table of contents

|                      |    |
|----------------------|----|
| Description          | 3  |
| Location plan        | 7  |
| Characteristics      | 10 |
| Conveniences         | 11 |
| Images               | 15 |
| Plan                 | 16 |
| Financial simulation | 17 |
| Contact              | 18 |



# Description

## Construction

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## Basement

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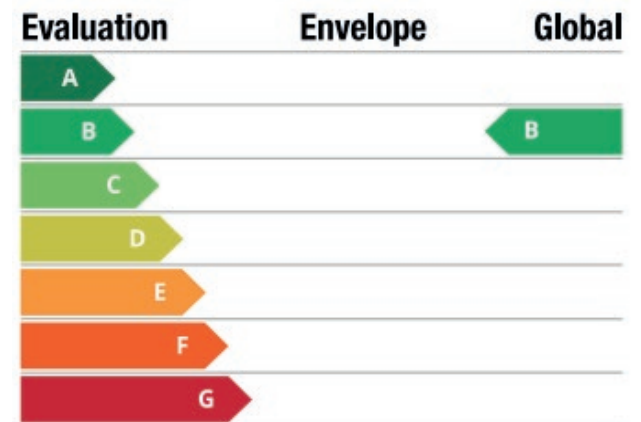
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## Lower ground floor

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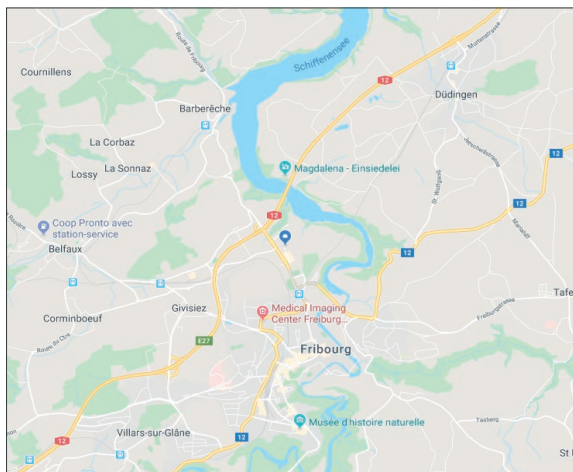
## Energy efficiency

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              | Situé au              | Rez-de-chaussée |
| Nombre de pièces       | 5.5                | Disponibilité         | A convenir      |
| Nombre de sanitaires   | 2                  | Altitude              | 150 m           |
| Surface habitable      | 300 m <sup>2</sup> | Année de construction | 2016            |
| Surface terrasse       | 500 m <sup>2</sup> | Lot                   | 1               |
| Installation chauffage | Sol/radiateur      | Annexe                | inclus          |
| Efficacité énergétique | B                  |                       |                 |
| Nombre de logement(s)  | 12                 |                       |                 |
| Sous-sol               | 1                  |                       |                 |
| Nombre de sanitaires   | 2                  |                       |                 |
| Surface habitable      | 300 m <sup>2</sup> |                       |                 |
| Surface terrasse       | 500 m <sup>2</sup> |                       |                 |
| Installation chauffage | Sol/radiateur      |                       |                 |
| Efficacité énergétique | B                  |                       |                 |

|                      |                   |
|----------------------|-------------------|
| 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.-       |

# Location plan

| Location          | Distance |
|-------------------|----------|
| Train station     | 2000 m   |
| Public transports | 150 m    |
| Primary school    | 300 m    |
| Stores            | 500 m    |
| Freeway           | 500 m    |
| College           | 1000 m   |

| Location       | Distance |
|----------------|----------|
| Airport        | 2000 m   |
| Nursery school | 150 m    |
| High school    | 300 m    |
| Cable car      | 500 m    |
| Bank           | 500 m    |
| Post office    | 1000 m   |



## Location

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## Commune

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# 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





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

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

## Remarks

- Theoretically, the total amount of the housingrelated 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.

# 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 |

