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Do you want to buy a property and are looking for a loan for real estate? Find all the details of the mortgage offered by Credit du Nord, rate, repayment terms and documents to be collected. Find our experts' opinion on Credit du Nord's loan offer. To find out the Credit du Nord mortgage valuation, THE most effective indicator is TAEG. The latter includes all the costs associated with your mortgage in order to give you an effective comparison element according to different financial institutions. COMPARISON REAL LIFE PRESING TAUX In real time, our real estate betting calculator gives you real-time and free rates charged by Credit du Nord. You will be able to compare with offers from other banks to be sure to commit to an attractive loan tailored to your needs. Here are the average rates on home loans charged by Credit du Nord in 2021: If you want to know the exact amount of your monthly payments or your borrowing options, you can use our direct mortgage simulator tool. This will give you a fairly accurate picture of the total value of your loan du Nord housing loan and loan terms. Our tool allows you, online and for free, to calculate possible application fees and various costs for your mortgage (TAEG). What do we think about Northern Mortgage Loans? Credit du Nord is very close to its clients, so you don't have to worry about reaching your consultants. On the other hand, there can sometimes be some delays in processing the file. The offered rates are on the market average. It is highly appreciated that the loans offered by Credit du Nord are flexible according to your borrower profile and your project. In addition, you can choose the debit date to match your cash flow. The franchise may be complete or partial depending on the option chosen. However, we regret the relatively high cost of application. The loan renegotiation is carried out with the same original lender and will require only simple approval of the Loan du Nord loan agreement for the real estate. It is to reduce TAEG's current credit to Credit du Nord. First of all, you need to be sure that the operation is beneficial. Thus, it is necessary that the difference in the rate reached at least 0.5 points and perfectly approached the difference of 1 point. Also beware of the usual fees to be added to the prepayment fines, i.e. a six-month interest in 3% of the remaining principal is due, the potential cost of the exemption if your loan is covered by the mortgage. First, check if prepaid fines are included in your loan du Nord mortgage loan contract. These fines are limited to a statutory limit equivalent to one semester of interest on the principal prepayment. This limit should not exceed 3% of the remaining principal amount required before repayment. You will find the exact amount of these payments in your Credit du Nord Mortgage Loan Contract. How long does it take to respond to a Credit du Nord loan offer? The fuller your mortgage file, the faster and more responsive you will be from Credit du Nord. If you don't have any items, going back and forth with Credit du Nord will waste your time and may affect the analysis. With the full file, the banker will have a good impression of you and you will be able to negotiate your project more easily. Here are the documents that will have to make a loan for the real estate Credit du Nord: the last 2 tax notices;3 last receipts for payment (so that your bank will be able to see your repayment options). The minimum is about 1,300 euros of income per month;3 last bank statements; Identity card (identity card or passport); Current proof of residency compromise sale (you can give it a second time). Once your file is complete, the bank will examine these various elements to determine your ability to borrow. Credit du Nord's response time to the loan offer is about 15 days. You will receive an offer on a loan agreement for real estate Credit du Nord in the mail. It is valid for 30 days from the date of receipt. During this period, the bank cannot change the terms of the offer. If you would like to contact Credit du Nord for your mortgage, you can request contact the Credit du Nord Mortgage Consultant directly on the website, filling out the form, or by calling 0 810 126 166. Finally, you can send a statement in the mail: Credit du Nord59, Boulevard Haussmann75008 Paris Faced with certain vagaries of life, such as job loss or even divorce, it may be interesting to suspend the maturity of the current mortgage. This solution will help you avoid any payment incidents. To what extent is it possible to suspend lending? What steps? What is the impact on the value of your loan? Explanation. Epidemic the requirement of strict containment inevitably leads to a slowdown in economic activity and leads to temporary difficulties in repayment for many borrowers. In the face of this health crisis, the Italian government has taken the unprecedented decision to suspend housing loan payments until December 31, 2020. To date, no mitigation measures have been mentioned in France. Only deferrals and maturities originally planned for some loans can be activated. We advise you to contact your banker to make a request. In order to immediately reduce your monthly expenses, we advise you to compare the borrower's insurance because the new law was passed in 2018. With this amendment, you can change your borrower's insurance every year. Savings of several thousand euros are the cost of alternative contracts, which are on average 2 times cheaper than those of banks. This free and anonymous tool allows you to immediately compare the cheapest insurance fit for your loan: COMPARE 25 ASSURANCES EMPRUNTEUR What real estate loans suffer from deferred repayment terms? Fixed-rate mortgages. Loans for real estate at revised rates. Mixed rates of home loans. Deferred repayments are possible in some offers of flexible real estate loans (including loans from Sberbank, Societe Generale, Credit Agricole, Credit Mutuel-CIC or Credit du Nord). Some banks even offer the option of receiving benefits up to three inconsistent times for a total of 12 months (in this case, a 12-month period must be met between each deferral). If your financial institution does not offer you this deferral, it may be worth considering buying a loan. Applying to a new facility can allow you to consider this option and reduce your budget by the time it takes. Our loan foreclosure simulator tool allows you to calculate for free if it is appropriate in your case. What are the housing loans that do not allow maturities to be carried forward? The following housing loans, on the other hand, do not allow deferred maturities: bridge or fine loans (real loans, of which interest will be repaid only during the loan term. Borrowing capital will be repaid at the end of the loan) ;p a free rate (regulated loan) ;p interest agreement, or PC (regulated loan) ;p edles to social accession, or NO (regulated loan) ;p see 1% housing or employer (regulated loan) ;p REP or CEL (regulated loan). This is check whether the terms of your loan agreement provide for this facility, and assess the extent of your financial difficulties: this calculation will determine whether to postpone one or more maturities. If you activate the deferral of repayment: deferred monthly payments will be paid at the end of the loan. Then your loan will grow for as many months as you have deferred maturities; Your banker will install and attach the approval to the original loan agreement, under which you will find all the conditions for your deferral; Once the maturity is put in place, you will be given a new depreciation table showing you the amount and duration of your loan. Should a partial or full deferral of maturities be chosen? 1. Simple or partial deferral of repayment of the loan immoderate This corresponds to the suspension of repayment of the principal debt. Interest and credit insurance are still being paid as usual. The loan is extended in proportion to the number of months of deferral. A partial deferral would be less costly for the borrower if they activated it at the end of the loan rather than in the early years of repayment: this is because you mostly pay interest at the beginning of the loan, whereas in the end most of your payments are for borrowed capital. Benefits: The implementation of this carry is very easy to predict because the lengthening of the loan term as well as the additional costs are easily calculated in advance. This is cheaper than the total reprieve. Cons: Partial reprieve is not the best way to return a lot of cash, especially at the beginning of the loan. 2. Full or complete deferral of repayment of the loan immo This corresponds to the suspension of repayment of the principal debt and interest. Normally, only the payment of insurance continues. The length of the loan will depend on its real estate rate, its duration and the time of deferral. This will be much higher than a partial reprieve. The total deferral will cost you less at the end of the loan than at the beginning, because during this period the borrower pays mostly capital. The additional cost of a full deferral loan will depend on the lengthening caused by this total deferral. It will always be much higher than a partial reprieve, because the interest not paid to the bank accumulates and, in turn, generates additional interest. Advantage: strong purchasing power (only a few months), due to the payment of only insurance premiums. Cons: suspending loan repayment for several months can extend your loan years, be extremely vigilant. How much does it cost to suspend your mortgage? The deferral service is free: your lender cannot charge you for a file. However, you should be very aware that postponing one or more maturities will increase the duration and therefore the final cost of your loan! Therefore, this decision should be applied only in the case of temporary financial difficulties and in any case as an option for comfort or overcoming a financial situation that could deteriorate. We are talking about deferred repayment, however, just because your loan will be suspended for 4 months, for example, does not mean that these unpaid monthly payments will be rescheduled at the end of the loan and therefore the term of your loan will simply be extended by 4 months! This is a bit more complicated: the premium for credit insurance should continue to be paid even during the break, which means that during the long period of credit additional fees will add to the total cost of the loan. Explanations: An example of couples wishing to make a monthly deferral of monthly payments: Model application for suspending home loans Typical application for deferring monthly payments to the bank: Tip: Save money through credit insurance Insurance delegation is the right of the borrower to choose and take the mortgage insurance from the insurer of their choice. The credit bank cannot do so as a reason for refusing lending. Similarly, during the loan, the borrower can change his insurance every year, on a free basis, on the anniversary of the signing of his original insurance policy. This is a new law passed in 2018, and few borrowers are still aware of it. Going through the external insurance that your bank offered to insure your loan in some cases will allow you to double the total cost of your borrower's insurance, and thus save on the total cost of your mortgage. Our three tips in case of difficulty with your home loan 1. Prefer reducing monthly payments to deferred maturities: if you have taken out a flexible mortgage loan, negotiating with your banker to reduce monthly payments rather than creating a deferral will not only be easier, but above all much cheaper as you will continue to pay a share of the capital in monthly payments rather than paying only interest and insurance. 2. Buy back your loans to avoid excessive debt: if you run into financial difficulties that unfortunately can last over time and your rate pushing you a little by a little into the arms of the Bank of France to be registered, buying a loan for real estate can be an interesting decision not only from a financial point of view, but that can also prevent you from excessive debt and all the problems that go with (judicial officials, record ...). 3. Avoid confiscating your contract by seizing judge arbitrators: it is not uncommon for a bank to waive suspension terms or set up in conditions that are too restrictive. Similarly, after only 2 or 2 unpaid maturities, as is customary for credit institutions to lose a loan agreement. They are unfortunately within their rights, because real estate credit contracts provide for this from the first unpaid period. However, there is one way to avoid this confiscation: paragraph 1 of Article L. 313-12 of the Consumer Code, which deals with consumer loans worth less than 75,000 euros, as well as loans for real estate. This article states: The debtor's obligations may be suspended, in particular, in the event of dismissal, by order of the judge under articles 1244-1- 1244-3 of the Civil Code. In other words, in the event of dismissal or other danger outside your control, and by emphasizing your good faith, as well as the reality of the difficulties faced and temporary, so you can refer the matter to the District Court in order to get a reprieve (a maximum of two years). No deadline will be set during this period. You can also request that during this period the amounts do not generate interest. Of course, this application will be submitted to the judges. It would be appropriate to refer the matter to the judge and seek legal assistance in the event of the first difficult difficulties to improve efficiency. Suspend the loan on the property for the sale of the property In the event of the sale of the reimbursable property and the purchase of a new home for which the buyer will use the bank loan, the latter will see its costs increase, especially if the first property has not yet found a buyer. The borrower will have to repay the initial loan and add the cost of the second loan. To avoid this situation, the first reflex of borrowers will be to apply for a suspension (thus deferring payment of monthly payments) of their mortgage for one to several months, until the sale of the original property. Once the latter is sold, the sale will pay off the first loan. However, deferring monthly payments will represent an additional cost for the borrower, as this will not only lengthen the total loan term, in addition, bank interest and home loan insurance still need to be paid. Thus, in the context of the sale of property, the provisional suspension of the loan is not the most profitable solution from a financial point of view. Overcoming a loan is an alternative solution for selling a borrower. How does bridge home loan work? This type of loan allows the seller to purchase another property in anticipation of the sale of the first property, receiving an advance for the purchase of a new property, an advance, which can be up to 80% of the purchase price. If this decision prevents the borrower from paying off two mortgages at the same time, the first property should be sold relatively quickly because overcoming the loan can last 12 to 24 months. Why suspend your mortgage? Pausing your mortgage, and therefore your due date, avoids a payment incident in the event of financial difficulties. Be careful though, this solution is only temporary and sooner or later you will have to pay. Is it possible to suspend the mortgage? The answer is no. The following loans do not allow this: 'bridge loans or in penalty loans; ' zero-rate loans; ' credits contract, or PC; ' loans for social accession, or NO: ' loans 1% of housing or employer; - ELP or CEL loans. What is the difference between a full or partial suspension? A general (or complete) suspension is a deferral of repayment of principal and interest (you continue to pay insurance). You spend a lot less, but be careful, it can extend your loan by a few years. Partial (or simple) suspension is a postponement of only the basic repayment (you continue to pay interest and pay insurance). What is maturity modulation? The modulation of maturity allows you to increase or decrease the amount of repayment of an immo loan. Example: Has your income increased? Increase monthly repayments to close the loan faster. Conversely, if you have some financial difficulties, you can, with modulation modulation, reduce your payouts. However, it will take you longer to repay the entire loan. Ready.

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