

Before Your Mortgage Is Finalized

The Mortgage Advisor, Realtor and Notary

Nicole van Santen is a Recognized Mortgage Advisor at Alpha Hypotheken and works at their Hague location. She focuses on expats who want to buy property in the Netherlands. Recent years have shown that expats expect extensive and excellent service and want to be taken by the hand when finding the right property and the right mortgage.

Realtors can also help you when assessing the value of a property, or selling it. A mortgage advisor tells you about your options when you want to buy a property. Do you have enough income or assets to help finance the property you want to buy? They also help you select the appropriate mortgage, as there are

order to assess exactly how much you can borrow.

Once I have concluded a mortgage, what else can I expect from these three persons?

A realtor can always provide you with information on a possible new property or tell you more about your current property. The notary will help you make any official adjustment or changes over time regarding your private situation (for instance, marriage, divorce, inheritance, or children).

The mortgage advisor will check whether your mortgage is still suited to your changing (personal) circumstances and any applicable legislation. This concerns matters such as interest rates, an increase in income, fiscal matters and children. He/she can help you arrange a solid financial future.

Expats appreciate good service and counseling. Can they expect this from a mortgage advisor?

Every mortgage advisor has his own service package. Alpha Hypotheken offers its clients the utmost care and keeps them informed of market developments and personal financial options. Our clients are advised to talk to their advisor once a year, as the market is subject to rapid changes. Every change can have both positive and negative consequences for their financial situation. Alpha Hypotheken is fully cognizant of the fiscal rules that apply to those benefiting from the 30%-ruling (regarding mortgages) and takes their employment situation into account.

Can I arrange my home insurances through the mortgage advisor?

We arrange everything related to mortgages, which includes certain types of insur-



A mortgage advisor, a realtor and a notary? What are their specific roles when buying a house?

You need a realtor to help you find a house that meets your (financial) requirements. He/she points out the specifics of the property you are viewing.

several types of mortgages available in the Netherlands. The notary is the person you turn to to have the property registered in your name. Furthermore, he can help you draw up the right 'cohabitation' contract, if needed. You are advised to first contact a mortgage advisor, in

ances, such as life insurances. Any other type of insurance, such as homeowners' insurance, is passed on to our business relations in the insurance industry.

***You offer advice on mortgages.
Does Alpha have its own realtors?***


We have excellent business relations with various realtors and notaries, which greatly benefit our clients. Due to the fact that we refer our clients to each other, we are able to arrange attractive rebates on the standard rates. So no, we do not have our own in-house realtors. But I think that is a good thing; this allows Alpha to focus on its core business: mortgage advice.

***You are a mortgage advisor.
How would you describe your method of operation in short?***

Contrary to many mortgage advisors, I take the personal situation of my clients into account as much as possible. Every client is different. Furthermore, I am of the opinion that I can convince clients to not only focus on the lowest mortgage interest and the lowest monthly payments. There are several other issues that help determine whether a particular mortgage is the best one for you (such as a desire to rent out your property if you leave the Netherlands). I also advise my clients to consider the risks of unemployment. We put a lot of effort into advising our foreign clients.

To what degree is your profession government-regulated? In short, what is the applicable legislation?

Mortgage advisors have a lot of regulations to comply with. To start with,

we must all obtain a SEH-diploma. This provides us with the status of 'recognized' (erkend). Every year, we must get a new certificate to prove that we are recognized. Recently, we were certified by the WFD (now the WFT), so that we are now registered with the AFM (Financial Markets Authority). 

You can reach Nicole van Santen at Alpha Hypotheken The Hague, tel.: 070 - 311 05 80 or den Haag@alphahypotheek.nl.

She specializes in mortgage advice for English-speaking expats.

On the site www.alphahypotheek.nl you can find English-language information on Alpha Hypotheken and their services.