

OPTIMUM MORTGAGE

4.75%



ACHIEVING FINANCIAL GOALS!



optimum

Pension - Mortgage - Real Estate

OPTIMUM MORTGAGE at an interest rate of 4.75%

Buying or building a house is almost always accompanied by a mortgage. But which mortgage suits your situation best? And how much can you actually get financed in a mortgage?

Of course, interest is an important part, but there are also many other things that are important. For instance which type of mortgage best suits your family situation or what happens if you want to move and rent or sell your house and other aspects.

Optimum Curaçao and Optimum Sint Maarten gives you clear and honest advice on all questions related to your mortgage.

We offer a 5-year fixed mortgage interest rates starting as low as 4.75% for both residents and non-residents of Curaçao and Sint Maarten.

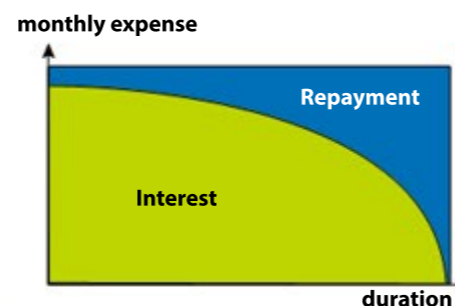
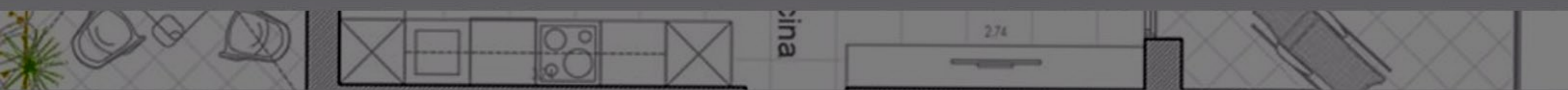
The interest is renewed every 5 years at the same rate. A very high degree of certainty, therefore, which gives you certainty for the future.

We both have the opportunity to request a Pre Approval, after which you will receive our calculation within two working days, so that you have a good idea of your financing capacity. To see which mortgage suits you best and how much you can finance, feel free to contact us at:

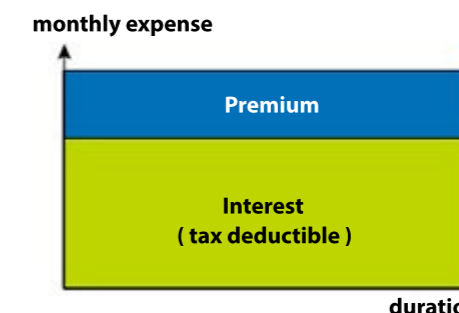
info@optimumcuracao.com / info@optimumsxm.com
or by phone: +5999-4657389

A personal conversation at our office is of course also possible by appointment.

Optimum Curaçao offers two types of mortgage.



With the annuity mortgage you pay a fixed monthly amount consisting of interest and repayment on the principal. For the first few years you will mainly pay interest on the mortgage. As the term expires you will with every monthly payment start repaying on the principal. Your tax deduction will decrease as the term expires. You must take out a life insurance separately from the mortgage.

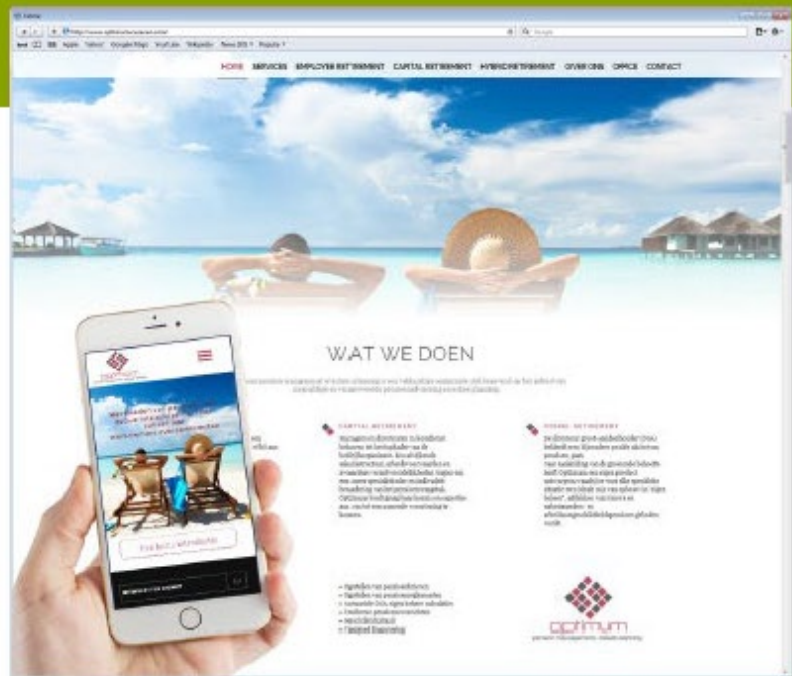


With the life mortgage you pay a fixed monthly amount that consists of interest and premium. Your interest payments stay the same for the full term of the mortgage. This way you enjoy a maximum tax benefit. The premium guarantees paying of the principal on the maturity date of the mortgage or in case you or your spouse pass away before maturity date. You will also receive an amount in the form of profit sharing so on the maturity date your mortgage is paid off and you receive an extra cash in hand. You no longer need to take out separate life insurance.

WEBSITE

Visit our website for more information services and services.
Can also be viewed on your smartphone through our mobile version of the website

www.optimumcuracao.com



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