

PROPRIÉTÉS
DU LÉMAN



For sale: Apartment front & rear view



1207 Genève
Ref.: #3212881

Table of contents

Description page	3
Detailed characteristics and conveniences	4
Financial simulation	6

**FOR SALE: APARTMENT FRONT & REAR
VIEW**

CHF 5'500'000.-

CH-1207 Genève

Contact for visiting

Mr. Olivier EVARD
E-mail : olivier@pl-immo.ch
Mobile : +41 (0) 78 851 15 65

Characteristics

Reference : #3212881
Type : Apartment front & rear view
Number of rooms : 5
Number of bedrooms : 2
Number of bathrooms : 3
Location floor : 3rd floor
Living area : 189 m²
Weighted Surface : 194 m²
Year of construction : 1890
Year of restoration : 2015
Costs : CHF 931.-/month
Availability : To be discussed

Characteristics

Reference	#3212881	Location floor	3rd floor
Number of rooms	5	Number of bedrooms	2
Number of bathrooms	3	Living area	189 m ²
Weighted Surface	194 m ²	Balcony Surface	10 m ²
Year of construction	1890	Year of restoration	2015
Heating installation	Radiator, Floor	Availability	To be discussed
Costs	CHF 931.-/month		

Conveniences

Neighbourhood

- . Village centre
- . Lake
- . Harbour
- . Beach
- . Marina
- . Shops/Stores
- . Bank
- . Post office
- . Restaurant(s)
- . Bus stop
- . Nursery
- . Preschool
- . Primary school
- . Secondary school
- . College
- . International schools
- . University
- . Public swimming pool
- . Tennis centre
- . Bike trail
- . Theatre
- . Hospital / Clinic

Outside conveniences

- . Balcony
- . Parking

Inside conveniences

- . Lift/elevator
- . Open kitchen
- . Guests lavatory
- . Dressing
- . Cellar
- . Furnished
- . Unfurnished
- . Built-in closet
- . Fireplace
- . Double glazing
- . Bright/sunny
- . With front and rear view
- . With character

Equipment

- . Fitted kitchen
- . Kitchen island
- . Private laundry
- . Bath
- . Shower
- . Alarm
- . Interphone
- . Armoured door

Floor

- . Tiles

Condition

- . As new

Orientation

- . West

Exposure

- . Favourable

- Antique parquet floor
- Marble

View

- Nice view
- Clear
- Unobstructed
- With an open outlook
- Lake
- Mountains
- Jura

Financial plan established for a selling price of 5'500'000 .-

Price				5'500'000 .-
Own capital				1'100'000 .-

Costs				
Purchase price		5'500'000 .-		
Acquisition costs	5%	275'000 .-		
Total acquisition				5'775'000 .-

Financing				
Own capital stock, min.	20%			1'100'000 .-
Mortgage 1st rank		3'575'000 .-	= 65%	
Mortgage 2nd rank		825'000 .-	= 15%	
Total Mortgage			= 80%	4'400'000 .-

Annual Costs				
Mortgage interest 1st rank	1%	35'750 .-		
Mortgage interest 2nd rank	1%	8'250 .-		
Total interest				44'000 .-
Mortgage amort. 2nd rank	1%	8'250 .-		
Total amortization				8'250 .-
Running/maintenance costs	1%	55'000 .-		
Charges amount (CO)		11'172 .-		
Total other costs				66'172 .-

Total per year				118'422 .-
Total per month				9'869 .-

Minimum income				
Mortgage interests 1st rank for minimal income	5%	178'750 .-		
Mortgage interests 2nd rank for minimal income	5%	41'250 .-		
Total interest		220'000 .-		
Total amortization		8'250 .-		
Total other costs		66'172 .-		
Total cost for minimum income calculation				294'422 .-

Minimum income per year				892'188 .-
Minimum income per month				74'349 .-

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.