

Mortgage advice company dedicated to private customers who prefer to outsource services to an independent mediator.
We ensure: transparency in our work, we take care of all the paperwork process for our clients

MAXIMUM FINANCING

Pay for your home with the best facilities in the market



www.creditoplus.es

100%
sale value

80%
pricing value

30 years
first home request
from 30 years long term

40%
borrowing
rate to 40%

ADVANTAGES



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LTV

80% percentage appraised value requested for rollovers

DTI

40% reference to the debt ratio of declared earnings. It will include outstanding debts + arrangement expenses

DEADLINES

Customer age + the duration of the loan = not exceed 65 years of age (with flexibility).

DEBTS CONSOLIDATION

WAIT NO MORE



*Unify your payments
and get the tranquility
you deserve*

Crédito Plus Mortgage Consultants Fees

PROPERTY PURCHASE

1,25% loan amount, with a minimum of 2.000€.

IMPROVING CONDITIONS

1,25% loan amount, with a minimum of 2.400€.

DEBTS CLUSTER

entre 2% y 5% loan amount, with a minimum of 2.800€.

*only if that agency complete the loan will join the amount to be financed fees for our work

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MORTGAGE PRODUCT

Our best mortgage outstanding is in the market



What do you need to process your mortgage?

PERSONAL DETAILS

DNI copy
Divorce sentence (in case)
Each loan last three receipts
Last six months account statements

PROPERTY DETAILS

Property simple note
Deed of purchase
Certificate from the Land Registry

SELF-EMPLOYED

Income last statement (I.R.P.F).
Laboral life
VAT return and tax year income
(modules)

EMPLOYEE

Three last paysheets + contract + laboral life + Income

PENSIONER

Last two pension receipts
Certificate of Pension Revaluation
Income

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NON RESIDENTS MORTGAGE

For foreigners or Spaniards with outside tax residence second home
in our country access

90%
sale value

70%
pricing value

30 years
first home request
from 30 years long term

% adapted
appropriate interest
to their needs

CHARACTERISTICS



EMPLOYEE

Three last pay slips + P60 • P45 + type of contract

SELF-EMPLOYED

"Tax Calculation Self Assessment" (last and actual)
o official letter from inland Revenue stating proof
of earnings and last (inland Revenue)
+ P60 (in case)

**All documents must be original or certified*

DOCUMENTATION

- Passport or ID card (certified copy)
- Insurance Number
- Bank account statement (last 3 months)
- Credit Bureau Report. UK • Irland • Germany • France