



Better your mortgage so your life doesn't change

Changing your mortgage is possible without any penalty from the Bank. It is time to cancel your mortgage at no cost and change to a better one.

	Interests you pay	Capital paid	
YEAR 1	600€	210,69€	
YEAR 10	481,77€	328,92€	
YEAR 15	+- AT IS 15 YEARS THE	PAYMENT IS EQUAL	
YEAR 20	295,27€	515,42€	
YEAR 25	165,48€	645,20€	
YEAR 30	END	END	

DURING THIS
PERIOD IT IS
MOST
BENEFICIAL TO
CHANGE THE
MORTGAGE

Total Interest Paid

131.850,73€

Total Loan

160.000€

Example Spanish average mortgage:

160.000€ + 18.000€ of expenses aprox.

Term: 30 years

Interest: Variable 1% + Euribor (3,5%)

Total amount to pay back: 291.850,73€

