

## Housing Finance System „Hansa namai“

It is very easy to purchase housing with Hansabankas as professional managers will help you at each step.

A proposal for those who are buying dream houses from **Naujoji Vaišvydava UAB:**

### Special proposal

### More advantages

- We will take care of your financial safety with the “**Secured Housing Loan**” service which ensures that your family always have home. In case of bereavement, the nearest persons will have the housing and not a housing loan.  
To those who have chosen the “Secured Housing Loan” for an amount not lower than 100,000 litas, **we will provide a 50% discount for the loan administration fee.**
- **We will provide a max 0.5% discount** from the standard housing loan interest margin. The discount amount will depend on the use of the Hansabankas services.
- We will arrange **free of charge your** documents necessary for housing purchase and mortgage at the State Enterprise Centre of Registers and Mortgage Office . You will save 150 litas and more.
- **We will finance max 100%** of the purchase price of the housing if the loan is insured by “Būsto paskolų draudimas” UAB. We will make an initial payment for up to 30% of the price of the housing unit.
- We will insure the mortgaged property directly at the bank for an up to **50% lower** price than the market price.
- **We will defer loan payment for up to 3 years** during the entire loan period.
- **You will not have to assess** the purchased and mortgaged property.
- In order to make it much simpler and cheaper to set up and equip the new home, we will give you a “**Hansa namai**” **discount card** with special discounts of our partners. You will save **up to 25%** for finishing of your housing. We will also give you a **500 litas** “Ermitažas” coupon.

The proposal is valid until 1 October 2008.

More information on the advantages and conditions of housing crediting will be provided by:



**Lina Misiūnaite**  
Manager

Maironio st. 26b, 44249, Kaunas  
Tel. (8 37) 307 271,  
Mob.8 686 50 847,  
e-mail: [lina.misiunaite@hansa.lt](mailto:lina.misiunaite@hansa.lt)