

FOR SALE

# Villa



MAKE OFFER

## From €297,000



Chaussée de Philippeville 16  
6280 Loverval



4 facades



173 m<sup>2</sup> livable surface



890 m<sup>2</sup> land surface



3 bedrooms



PEB E



Find this property on  
our website!



Your We Invest advisor supports you from A to Z in all your real estate projects. Working with a We Invest real estate agency means you are guaranteed personalized and professional support in the purchase and/or sale of your property.

**Questions about your real estate project? We have the answers!**

## We Invest Charleroi



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Chaussée de Philippeville 22  
6280 Loverval



### Sébastien

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# Characteristics

## General information

Type of property	Villa
Condition of the building	To refurbish
Number of facades	4
Number of floors	3

## Indoor

Number of rooms	18
Living area	173 m²
Number of bedrooms	3
Number of bathrooms	1
Number of shower rooms	1
Number of toilets	2
Number of kitchens	1
Number of dining rooms	1
Number of offices	1
Number of cellars	4

## Outdoor

Surface area of the plot	890 m²
Garden area	738 m²
Orientation of the garden	South
Number of terraces	1
Number of garages	1
Number of indoor parkings	1
Number of outdoor parkings	4
Number of parkings	5

## Equipment

TV cables	<input checked="" type="checkbox"/>
Phone cables	<input checked="" type="checkbox"/>

Gas connection	<input checked="" type="checkbox"/>
Water connection	<input checked="" type="checkbox"/>
Sewer connection	<input checked="" type="checkbox"/>
Water tank (L)	<input checked="" type="checkbox"/>
Fuel oil tank (L)	<input checked="" type="checkbox"/>

## Energy

PEB report number	20231021000813
Energy class	<b>PEB E</b>
Primary energy consumption	407 kwh/m².year
Theoretical total primary energy consumption	84703 kwh/year
CO2 emission	101 kg
Wood frame	<input checked="" type="checkbox"/>

## Urbanistic information

Flooding area	No Flood risk
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## Finances

Subject to VAT	No
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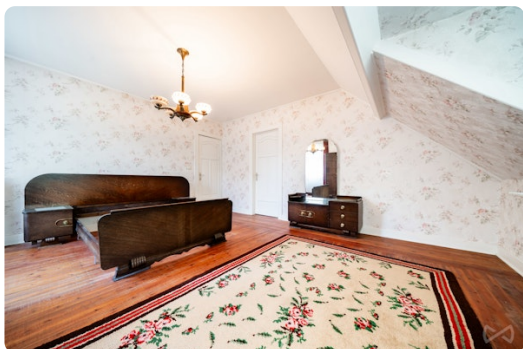


# Photos



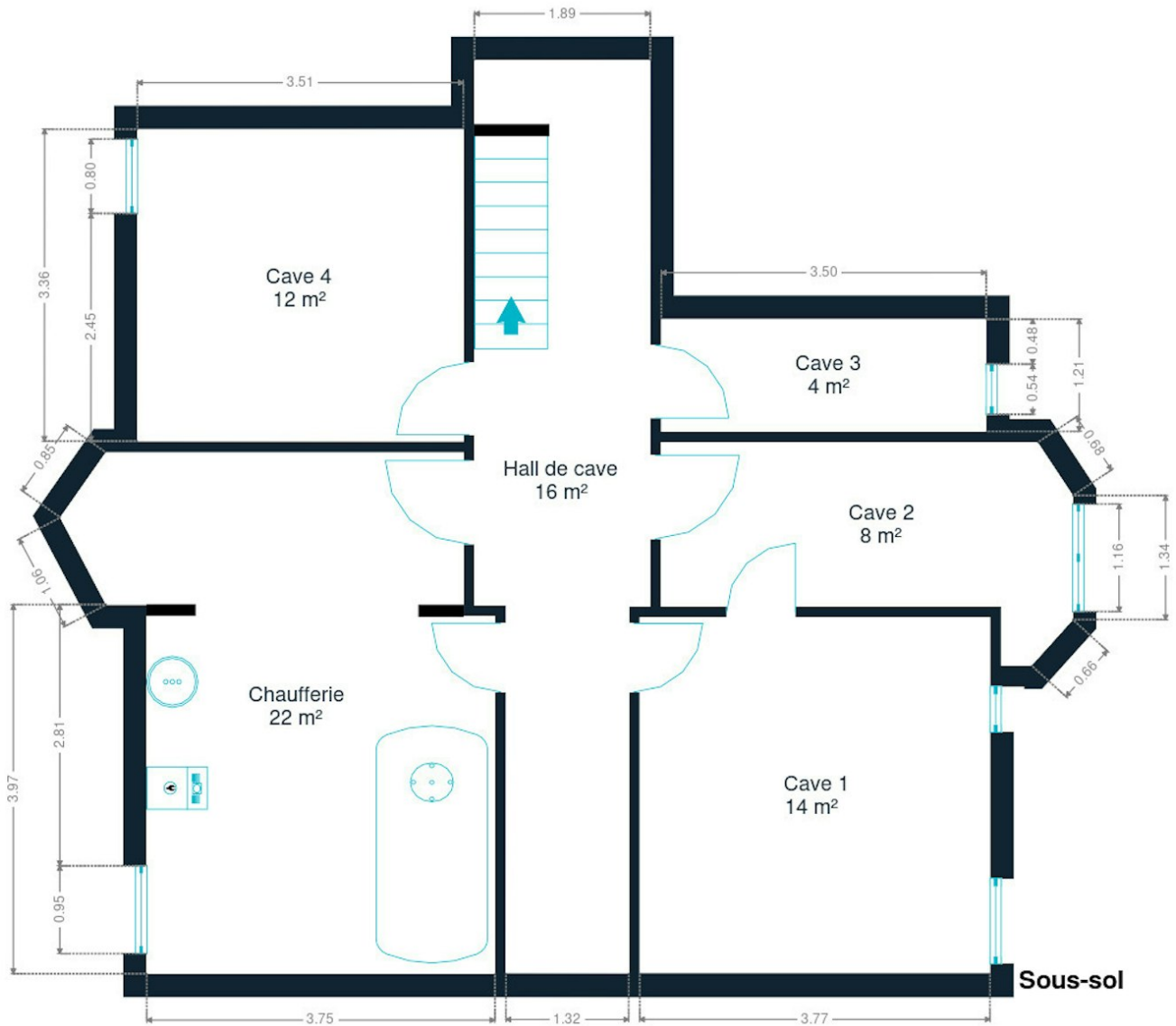


# Photos



Discover all photos of this property on our website!

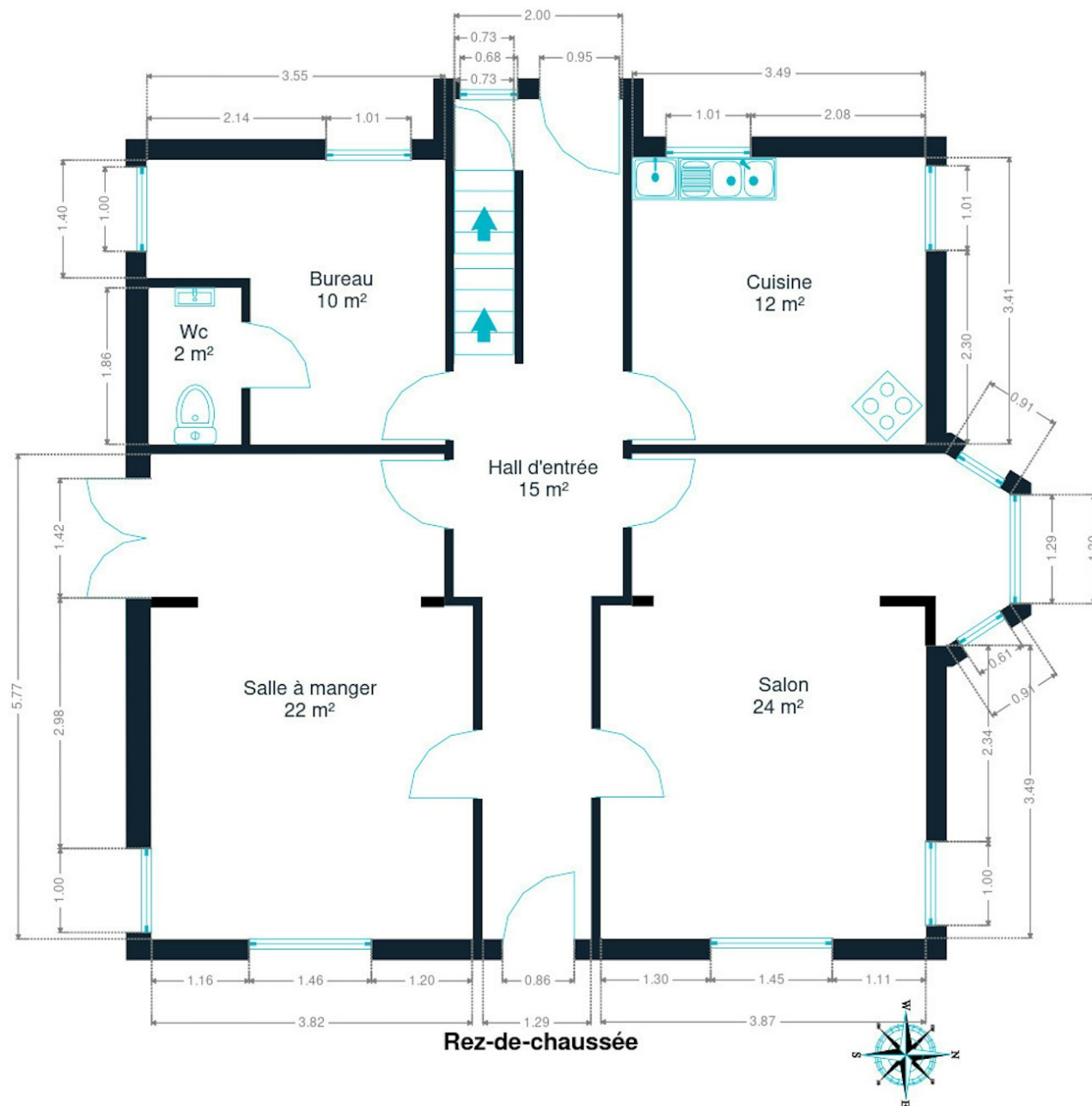
# Plans



Les plans sont soumis à titre informatif et non contractuels.

Little tip: measurements are not always 100% perfect. A margin of error should be taken into account. So, before puzzling over your favorite wardrobe, apply a safety margin!

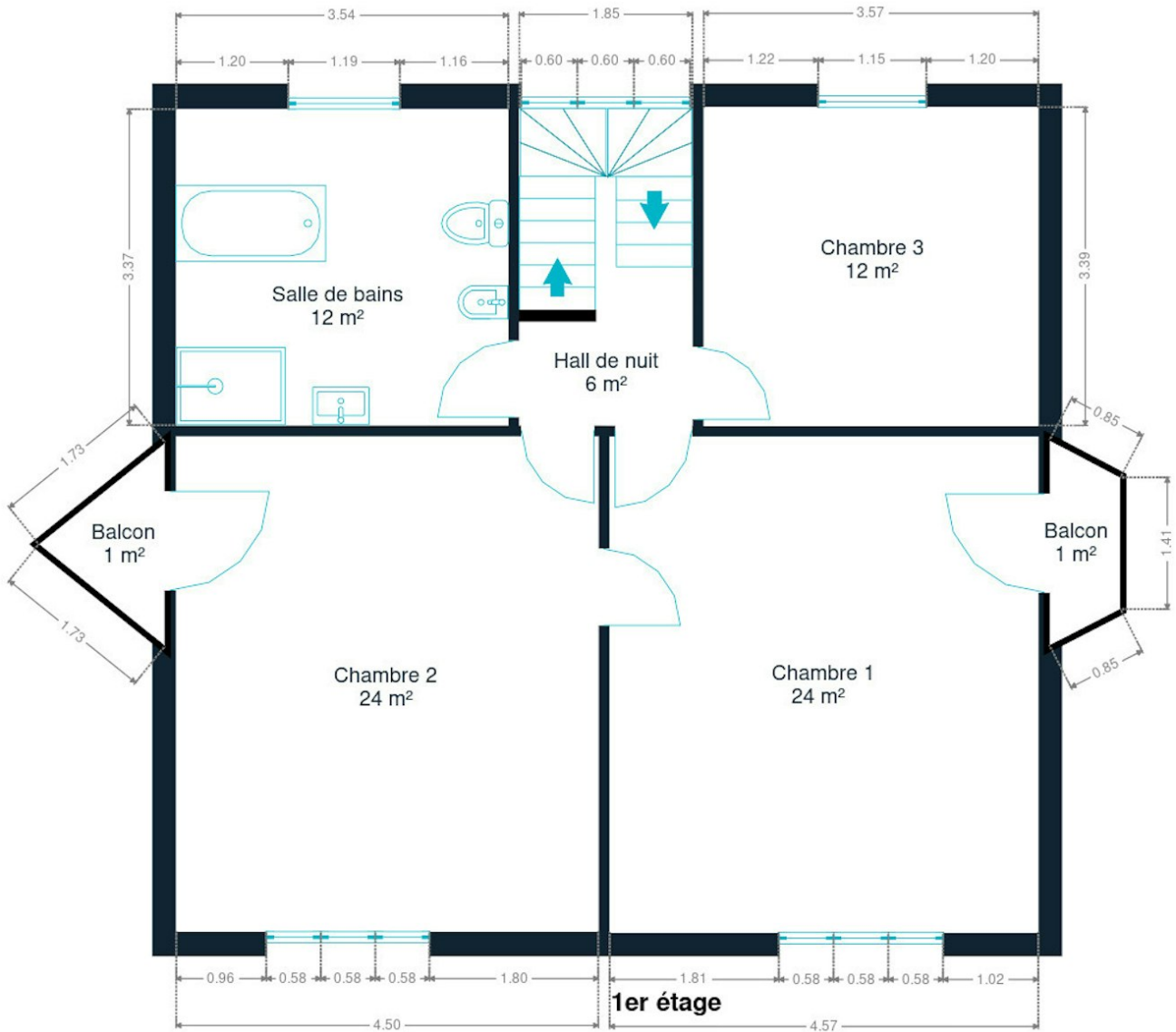
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# Our Tips for a Successful Visit

## BEFORE THE VISIT



Carefully review this **brochure** of the property, where you will find all the necessary information to ensure that your essential criteria are well covered.

It is also strongly advised to make arrangements with your banker in advance to determine your lending capacity, so you can adapt your search criteria if necessary.

## BUILDING STRUCTURE



From the outside, inspect the condition of the facade, roof, frames, and windows. Inside, check the condition of load-bearing walls. Note that a small crack is not necessarily a concern, all buildings shift over the years. In case of moisture, make sure to distinguish between that caused by poor ventilation and structural dampness.

## CONVENIENCE



During the visit, remember to check the water pressure and the compliance of the electrical system. Also, verify the presence of an adequate number of electrical outlets, water connections (especially for the washing machine), and internet, phone, and television connections. Finally, assess the sound insulation and the quality of the ventilation system.

## DOCUMENTATION



Access to a series of documents that will give you an idea of the building's history can be useful, such as the **Dossier of Post-Interventions**, which lists all the work carried out by the owner. A visit to the municipality will provide you with all the necessary information.



## ENVIRONMENT

On the day of the visit, arrive a bit early to get familiar with the **neighborhood**. Check the proximity of shops, transportation, and services if it's important to you. Don't hesitate to **speak to the neighbors** and ask them some questions about the neighborhood.



## LAYOUT

Ensure that the size and layout of the rooms align with your needs. Identify storage spaces and consider the possibilities for renovating the **basement** and **attic**, as well as the available facilities for your car or bike.



## ENERGY CONSUMPTION

Familiarize yourself with the energy performance and energy-saving solutions in place. For this, the **PEB certificate** will be your best ally! It will provide you with a clear idea of the condition and age of various systems, the roof, insulation, and the type of glazing. You will also find valuable recommendations to further improve the energy efficiency.



## FOR CONDOMINIUMS

If the property is part of an apartment building, it is referred to as a condominium. There are **common expenses** to be paid (operating and reserve funds). Inquire about the costs included in these charges: is it only for the maintenance of common areas, or does it also cover some provisions for your personal consumption? For an informed purchase, request the meeting notes of previous general meetings to know which works are planned or costs to be expected.



## Calculating property costs

### ON TOP OF THE PURCHASE PRICE

The purchase price of a property is increased by taxes and additional costs, known as notary fees. These costs include registration fees, administrative costs and fees related to the purchase. If you use a mortgage to finance your purchase, mortgage costs are also added.



On the website [notaris.be/notaire.be](https://notaris.be/notaire.be) you can easily do a first estimation of these costs. Please note, this is always an estimate. Contact your notary to find out the exact total amount.

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## More information about a purchase?

Our blog, written by real estate experts, will help you get your first property purchase off on the right foot.

**weinvest.be** *The blog!*



# Steps of buying a property

## 1. DETERMINE YOUR BUDGET

Based on your real income, the bank will determine your borrowing capacity. Together with your initial capital (own funds), this forms your budget.

## 3. MAKING AN OFFER

The owner can accept, refuse or counter-bid your offer. Be careful! Every offer is legally binding.

## 5. FINANCING YOUR DREAM HOME

Here, too, it is important to negotiate with several banks. By contacting multiple banks you will obtain the best loan that suits your financial situation.

## 7. NOTARIAL INVESTIGATION

Within a period of four months, the notary will carry out various fiscal, administrative and legal investigations. Once all information has been gathered, the deed of sale can be drawn up and reviewed.

## 9. TRANSFER OF OWNERSHIP

After the registration in the mortgage office by the notary, you will receive the title deed of your property with the stamps from the tax authorities. Keep these well.

## 2. THE SEARCH AND VISITS

The search for your dream home can begin! Define your search criteria and save them so you will be informed when a property that meets your requirements comes on the market.

## 4. NEGOTIATE

Ask your real estate agent or a trusted person to help you with this step. After the negotiations and initial signature, the sale is in principle final.

## 6. SIGNING THE SALES AGREEMENT

Once the financing is complete, the sales agreement can be signed. This makes the sale final. The agreement is signed by the estate agent or the notary.

*+ You pay a deposit worth 5-10% of the purchase price.*

## 8. SIGNATURE OF THE SALES DEED

You sign the deed of sale at the notary's office. There you will also receive the keys to your new home. You can finally move in!

*+ You pay the remaining amount plus registration fees and notarial/mortgage costs.*

*Congratulations!*