

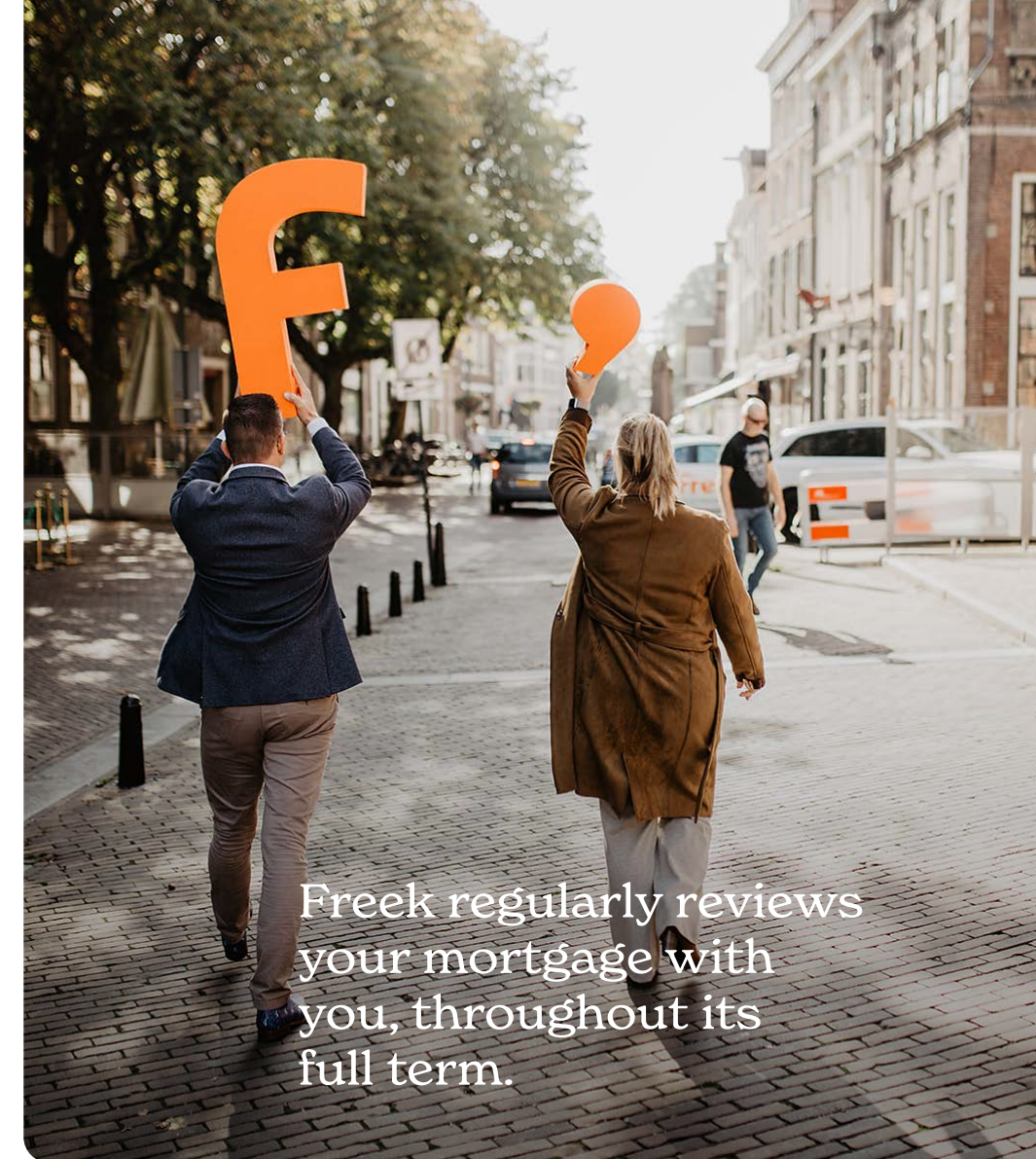


From orientation
to final payment.
Freek takes care of
your mortgage.

Deventer

freek,
your mortgage is in safe hands

“Freek took all the stress out of our mortgage process. We did it!”



Freek regularly reviews your mortgage with you, throughout its full term.

Meet Freek

Your personal mortgage advisor

Friendly. Easy. Involved.

Freek is here to guide you through your mortgage – at every stage of your life. Whether you’re buying your first home, moving in together, thinking about retiring early, or adjusting your mortgage to make your home more sustainable, Freek helps you find the best financial solution.

Our branches are locally rooted, staffed by advisors who know both the people and the market. Freek takes the time to make sure you walk out the door with confidence and clarity. At Freek, you work with someone you know and trust.

What does it mean when we say: Freek takes care of your mortgage?

Life changes – and so does the world around you. A new job, a different salary, changes in your family. New regulations or fluctuating interest rates may affect your mortgage. Freek makes sure your mortgage evolves with you – in the best possible way. If you arranged your mortgage through Freek, we’ll regularly review it with you to check whether adjustments are needed. In short, Freek keeps an eye on your mortgage, from start to finish, ensuring you never pay more than necessary.

Here's what you can expect from Freek

Independent

At Freek, you have real choice. That's because Freek only works with independent advisors – we have no ties to specific lenders. Unlike banks that offer only their own products, Freek gives you access to a wide range of mortgage providers – so you can choose the one that truly fits. Sometimes the best choice means the lowest rate, but often other terms matter too. Freek works with over 30 lenders and knows every detail – including the fine print – so you always get the mortgage that suits you best.

Nearby

You're always welcome to walk into a Freek office – with or without an appointment. But we're even easier to reach online or by phone. With Freek, personal contact is never more than a few clicks or doorsteps away. No endless menu options – just real people, ready to help.

Expert

Freek advisors are experienced professionals who understand the mortgage world inside out. And thanks to their strong local networks, they can quickly connect you to the right notaries, insurers, and appraisers. We offer broad mortgage expertise – including insurance, notarial matters, and property valuations. Freek takes the time when needed, but acts fast when it counts.

Personal

We believe in personal contact – it makes the process smooth and stress-free. Through your secure "My Freek" environment, you can upload and organize all your financial documents. This gives both you and your advisor a clear overview. Has something in your life changed? Or do you just need quick advice? Your trusted Freek advisor is only a message away.

Freek has no ties to specific mortgages or lenders. Unlike banks, which often present you with just one option, Freek helps you choose from nearly the entire mortgage market.



This is how Freek works

Step 1 - Orientation & Online convenience

Everyone's situation is unique. After some online research, it's time to schedule your first consultation – free of charge. This can be in person, over the phone, or online, whenever it suits you best. Before your appointment, we'll ask you to upload key financial documents via MyFreek, so your advisor is fully prepared.

Step 2 - House hunting

Now the search begins! Browsing sites, viewing homes – you might find your dream home quickly, or it may take time. Either way, Freek is here when you're ready. Before making an offer, always contact your Freek advisor first. We know the local housing market inside out and are in touch with most real estate agents in the area.

Step 3 - Found your dream home?

We'll assess your financial situation and determine which mortgage fits best. We'll analyse relevant life risks – such as illness, loss of income, or passing away, and factor in your retirement plans. Based on this, we'll present you with a clear, tailored mortgage recommendation. Looking to refinance, fund a renovation, or use your mortgage for retirement planning? Freek will check what's possible – and give you the clarity you need to decide.

[Read more](#)

Step 4 - Freek arranges your mortgage

We compare different lenders and help you choose the one with the best rates and terms. We take care of the paperwork – from mortgage to insurance to bank guarantees. We'll even handle contact with your notary, real estate agent, and appraiser if needed. Once you agree, just send us the final documents – and we'll finalize your mortgage.



Step 5 - Freek keeps taking care of it

Your mortgage is arranged – but our service doesn't stop there. We'll inform you of relevant changes to your mortgage or insurance, and we'd love to hear from you about major life events like a job change or new family member. If adjustments are needed, we'll make them. We'll also keep you updated on developments that might benefit you. That's what it means when Freek takes care of your mortgage.



**Make
yourself
at home
with Freek
Hypotheek**



“Ready for your
next step?”

What does it cost?

First appointment: free of charge

Get to know Freek without obligation. You tell us what you need – we'll explain how we can help.

From intake to mortgage: clear insight into costs

After our first consultation, we'll outline what's needed to find your ideal mortgage. We'll provide a clear cost estimate and record it in an easy-to-read agreement. No surprises – just clarity from the start.

Looking after your mortgage

Laws and personal situations change. Freek checks regularly whether your mortgage still fits – and whether adjustments could save you money. For a small fee, you get long-term peace of mind: your mortgage stays up-to-date and ready for whatever the future brings.

A mortgage is a complex product. The good news? Freek explains everything in plain and simple language.

Officially certified

Quality is our standard. That's why you'll only find Certified Mortgage Advisors, Registered Mortgage Planners, and Certified Financial Planners at Freek – always up to date with the latest developments.

Registered

Freek Hypotheek Deventer is registered with:

- Authority for the Financial Markets (AFM): 12046729
- Chamber of Commerce (KvK): 74933205

Privacy protected

We need some personal details to help you with your mortgage – and we handle this data with the utmost care and confidentiality.

Not satisfied? Let us know

We strive for top customer satisfaction. If something's not right, tell us. We'll do our best to resolve it together. If that's not possible, you can contact the Financial Services Complaints Institute (Kifid).

Service documents

You can find our service documents at:
www.freekhypotheek.nl/contact/deventer.

These help you compare financial service providers with ease.



**Planning your next move?
With Freek, your mortgage
is in safe hands.**

Freek Hypotheek Deventer

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