



## Practical **information**

Maxwell-Storrie-Baynes has prepared a glossary of some useful French terms that will facilitate your home purchase in France.

AGENT IMMOBILIER:	Estate agent
ACOMPTE:	Deposit
ACTE AUTHENTIQUE DE VENTE:	Deed of sale
APPORT PERSONNEL:	Down payment
ASSURANCE DÉCÈS:	Life insurance
PÉRIODE D'ANTICIPATION:	Pre-repayment period
PÉRIODE D'AMORTISSEMENT:	Repayment period
COMPROMIS/PROMESSE DE VENTE:	Preliminary sales agreement
CONDITION SUSPENSIVE:	Condition precedent/let out clause
EXPERTISE:	Valuation appraisal
FRAIS DE DOSSIER:	Mortgage arrangement fee
FRAIS DE NOTAIRE:	Notary's fees and costs
HYPOTHÈQUE:	Legal charge on property (mortgage)
MULTIRISQUES HABITATION (MRH):	Buildings and contents insurance
NOTAIRE:	French notary
VENTE EN L'ÉTAT FUTURE D'ACHÈVEMENT (VEFA):	Acquisition of a property to be built (off plan)