

# **FRENCH MORTGAGE SERVICE**

**OUR GUIDE TO BUYING IN FRANCE – a lot of words but some great advice!**

## **1- KEY PLAYERS AND INTERMEDIARIES**

Buying property in France involves a number of protagonists at both a commercial and a legal level. Some of them play a central role in the buying process while others only put in a very minor appearance. The following guide will give you a clearer idea...

### **The notary**

The notaire is a public official, a legal professional who enjoys a certain prestige in France. No property transaction can be completed without him. He is responsible for certifying the legal status of the sale of a house, flat or piece of land. His role is strictly neutral and his fees are fixed by government decree.

NB: a notaire may also play a more commercial role and act as an intermediary between the vendor and the buyer.

### **The estate agent**

Not just anyone can set up shop as an estate agent in France! The profession is regulated by the so-called “Hoguet law” of 1970 that requires estate agents to be in possession of a professional card attributed by the administrative authorities (prefecture de police) of the department in which the agent does business. Acting as an intermediary between buyers and sellers, the estate agent offers properties for which he holds a mandate, organises visits for prospective customers and contributes to the negotiations between two parties. He may be responsible for drawing up the preliminary sales agreement.

NB: Estate agents’ fees are not regulated but, the rate of commission must be displayed. The commission charged is generally between 5 and 8% of the selling price and is only paid when the sale is concluded, under no circumstances before.

It is the buyer who pays this commission, although normally included in the sale price it is wise to check.

### **Vendor and buyer**

Vendors and buyers are frequently private individuals (a single person, a couple whether married or not, etc.). Either (or both) of these parties may also be a legal entity: a company, a non-trading real estate investment company (known as an SCI in France).

### **The property developer**

The property developer builds houses and apartment buildings for sale ... and usually sells them even before construction work has begun. The property is then said to be “purchased from plan”, a transaction known as a Vente en l’état future achèvement (VEFA) in French. Buying from plan is a highly regulated process in France, providing purchasers with a wide range of guarantees.

### **The architect**

Members of a professional order supervised by the French Ministry of Culture, architects offer their services for the construction or restoration of public and private buildings. They fulfil the legal conditions required to exercise their profession as far as qualifications, code of

deontology, professional insurance, etc. are concerned. You may decide to seek their advice if you have doubts about the quality of the construction or the need to have improvements made to the property: the condition of the roof, estimates for renovation work, etc.

### **The joint owners**

Owners subject to the rules of the condominium.

When you buy a flat in France, you purchase one or several “units of property” (lots): i.e. the flat itself along, perhaps, with a cellar, a maid’s room under the roof, etc. Apart from these private areas – of which you are the exclusive owner – the building also includes “common areas” used by yourself and the fellow owners’ of your building.

How is a condominium, or joint owners association, organised?

The règlement de copropriété (declaration of codes, covenants and restrictions) specifies the rights and obligations of all members of the condominium as far as the private and common parts of the building are concerned. For example, it may stipulate that a given joint owner enjoys exclusive access to a terrace roof.

The charges de copropriété (maintenance and services charges) are calculated on the basis of each joint owner’s respective share of the condominium as a whole.

The conseil syndical (joint owners’ committee) is comprised of joint owners elected by their fellows. The role of this committee is to help, and to supervise, the property agent chosen and mandated by the joint owners’ association.

The syndic d’immeuble (property agent) whose appointment is compulsory for all condominiums in France, is responsible for ensuring compliance with the règlement de copropriété, for the day-to-day running of the building, and for carrying out the decisions taken during the annual general meeting of the joint owners’ association. Prospective buyers may contact the syndic for information about the building, and details about past or future work decided by the condominium.

The annual general meeting of the joint owners’ association is convened at least once a year to vote on the various items on the meeting’s agenda: approval of the accounts, renovation of the façade, installation of a lift, miscellaneous problem, etc. A summary account of the discussion is included in the minutes of the general meeting, a document that prospective buyers are strongly advised to consult before committing themselves.

## **2- A FEW TIPS BEFORE BUYING...**

To avoid frustration and disappointment, it’s important to understand the different stages in the purchasing process: the budget, timetable, legal procedures and issues related to tax...

The following pages explain what you need to know before buying property in France.

Choosing the right property

1- Decide the type of property you’re looking for :

Existing or new? Flat or house? With or without renovation work? In a town or in the country? Near the sea or close to the mountains?

2- Study the market:

Contact estate agents. Consult specialised websites and magazines. Talk to local residents.

3- Narrow down your choice:

Decide your price range. Choose the region(s) where you’d like to find your property. Define your key criteria. Which of them are essential or of secondary importance?

4- But don’t forget the golden rule:

Position and accessibility must be the decisive factor in the choice of your future property.

## Purchasing... in a nutshell

Always two stages in the buying process

Whether you decide to buy a house or a flat, an existing property or one still in the planning stage, the property purchasing process is divided into two stages in France:

First of all, you are asked to sign a preliminary contract known as a *compromis* or *promesse de vente* for existing properties, or a *contrat de reservation*, or reservation contract, for new properties still under construction.

You will then sign the *acte authentique de vente*, a deed of sale that is always drawn up by a notaire the “notary”: or public official responsible for completing the property conveyance formalities in France. You can expect two or three months to elapse between the signature of the preliminary and final contracts. You are usually required to be present at both these stages in the purchasing process; it is possible, however, to give power of attorney to another person if you are unable to attend. Ask your notaire for further details!

What are your rights?

Seek expert advice regarding tax and inheritance laws.

What you should bear in mind:

French laws apply to all property situated in France. You are subject to laws that may be very different from those applicable in your country, notably as far as inheritance laws are concerned.

Take legal advice about the form of your acquisition in order to protect your investment.

A simple principle: French inheritance laws are based on the Napoleonic civil code and, as such, continue to favour blood ties over emotional bonds. If you fail to take the appropriate measures, the surviving spouse will find him/herself at a disadvantage compared with the descendants (children) and ascendants (parents, grandparents) of the deceased spouse, although a recent law tends to offer greater rights to the surviving husband or wife.

Focus on: How much will it cost?

### BEFORE BUYING THE PROPERTY:

Expenses related to looking for the property: travelling to France, local living expenses.

When you sign the preliminary contract, you will be asked to pay a deposit, usually 10% of the purchase price for existing properties but no more than 5% for properties purchased from plan. Remember to leave enough cash on your account or transfer the funds, if necessary!

### BUYING THE PROPERTY:

The purchase price: expressed in euro, this price usually includes the estate agent's commission or the notaire's negotiation fees, in addition to VAT (at 19.6%) in the case of new property.

Conveyance fees : commonly known as *frais de notaire* (notary fees), the conveyance fees in fact cover the notaire's remuneration as well as all the expenses related to the formalities completed by the notaire on behalf of his client (urban planning certificate, verification of prior mortgages, etc.), stamp duty and tax. In practice, it's the purchaser who pays the conveyance fees that add 7- 13% to the price of existing properties, and 2 – 3% to the price of new property. Remember that these fees cannot be included in the mortgage package!

### AFTER BUYING THE PROPERTY:

Removals and moving in expenses: removal expenses, cost of renovation work, contracts with the different utilities (electricity, gas, etc.), compliance with various norms, etc.

Expenses related to using the property : Taxes :

- *Taxe foncière* (land tax): this tax must be paid by the person who owns the property on January 1st of the fiscal year. Owners of new properties enjoy exemption for the first two years.

- *Taxe d'habitation* (local rates): this tax covers local services and must be paid by the person(s) occupying the property (owner, tenant, etc.) on January 1st of the fiscal year.

## RUNNING EXPENSES:

Gas, electricity, water, telephone, Internet access, etc.

### 3- PROTECTION FOR HOMEBUYERS IN FRANCE

There exists panoply of laws designed to protect individuals buying property in France, providing them with safeguards when signing their preliminary contract or arranging the necessary finance. Indeed, the very way in which a property transaction is organised by French law tends to protect the buyer against all impulsive behaviour.

#### **Rapid creation of contractual ties.**

You've fallen in love with a superb flat overlooking the sea? You will be pleased to know that as soon as the preliminary contract is signed, the vendor is committed to selling it to you. This rapid creation of formal ties between the parties avoids a great many disappointments.

It effectively means that you will not be "gazumped", i.e. the property cannot be sold to another buyer, even if he offers a higher price.

You are released from your obligation to buy the property, and therefore recover your deposit (usually 10% of the purchase price paid when you sign the preliminary contract), if one of the let-out clauses (clauses suspensive) included in the preliminary agreement is not fulfilled.

#### **The omnipresence of the notaire.**

A key player in all property transactions in France, the notaire is a professional you can trust. In his capacity as a public official, he guarantees the legal integrity of the deed of sale he prepares the various documents necessary to bring the transaction to a successful conclusion;

he verifies the identity of the parties and their legal capacity to enter into a binding contract, confirms the origin of the property and the existence of any easements (servitudes) such as a right of way, along with any pre-emptive rights or prior mortgages remaining over the property.

#### **The buying process – time to consider.**

The house "in need of renovation" is certainly charming... but you realize, upon reflection, that you have committed yourself a little too quickly:

you won't have the time or the money to carry out the necessary work. French law allows for second thoughts: you enjoy a 7-day "cooling off" period to reconsider your decision. You are also entitled to this period of reflection when buying property from plan.

#### **Loan**

##### **10-day to think it over!**

In France, the so-called Scrivener Act (July 13, 1979) provides systematic protection for individuals taking out a property loan. It contains a number of provisions:

The loan offer is a regulated document, valid for 30 days (you have 30-day to accept the offer, after this, the offer will remain valid for a period of 3-month), and must include certain information: identity of the lender, borrower and any guarantees, the type and conditions of the loan, the amount borrowed and interest charges, the taux effectif global (the French equivalent of the APR).

To ensure you have sufficient time to study the terms of the loan, you have a 10-day period of reflection from the moment you receive the loan offer.

The lender cannot ask you to pay anything before you have accepted the offer.

The final deed of sale is subject to the prospective buyer's obtaining a mortgage enabling him or her to purchase the property (a condition suspensive, or let-out clause). You haven't been able to arrange a mortgage? The preliminary contract is deemed to be void and your deposit will be refunded.

#### **OUR ADVICE**

If you are buying the property outright, without taking out a loan, you should include a written statement in the preliminary contract that you waive the rights granted by the Scrivener Act.

### **A complete diagnosis**

To guarantee your peace of mind a large number of technical surveys are compulsory under French law to protect the buyer of an existing property. The seller must have the building checked for the presence of asbestos, lead (risk of lead-poisoning) and termites. Make sure that the results of these surveys are available before signing the preliminary contract. If this is not the case, demand the inclusion of a let-out clause. It should be remembered, however, that one of the responsibilities of the notaire is to ensure that all these legal obligations have been fulfilled.

Know what you're buying!

Down to the nearest centimetre.

If you've decided to buy a flat in a jointly owned property, you enjoy the protection of the Carrez Act! The exact surface area of the flat should be included in the preliminary contract and, in any event, in the acte authentique de vente (deed of sale) failing which the contract will be void. In practice, most vendors call in a chartered surveyor to certify the surface area of the flat.

Demand a plan! If, once you take possession of the property, you note a difference of at least 5% between the surface areas mentioned in the deed of sale, you can demand a rebate in proportion to the number of missing square metres.

## **4- BUYING AN EXISTING PROPERTY**

Real estate and sudden impulses do not usually go well together! The success of the operation depends on how well you have thought things through beforehand. Following these simple steps will help you to avoid any unpleasant surprises!

1st step

Give the process a lot of thought!

Think things through!

Think about your habits and life style: are you more attracted by a house in the country, by a flat in a town or city within walking distance of theatres, cinemas and restaurants? Will you have access to car in France or will you have to use public transport? How often will you travel to your holiday home? How will you get there?

Work out your budget!

Calculate the size of your personal contribution to the transaction (available savings, investments, etc.) and arrange call our advisors to work out your borrowing capacity.

When you draw up your budget, don't forget to include related expenses and, in particular, the conveyance fees.

Fine-tune your project

The region you choose will naturally depend on your personal preferences: sea or mountain, city or countryside... Let yourself be guided by your innermost desires.

2nd step

Reaching the right decision

Use your time to best advantage!

Avoid travelling for nothing; ask the estate agent the right questions:

What is the surface area of the property, how big is the garden?

How many rooms are there, how many bedrooms?

What direction is it facing?

What type of building is it (architecture style, date of construction)?

How far is it from the nearest facilities (shops, public transport, etc.)?

Visit the properties of your choice!

Pay particular attention to the electrical installation, to the window frames, to the roof structure. Turn on the warm and cold water taps.

How is the property insulated? How is it heated?

Take a look at the cellar! Have you found the house of your dreams? Try to organize a second visit, if possible at a different time of day.

Carry out some essential research!

Visit the local Mairie (town hall) and check on the local land use plan, etc.

Your advisor will provide you with the documents you would be wise to consult:

The minutes of the last three meetings of the joint owners' association: these documents will enable you to discover what work has been done in the condominium and what work has been planned, and give you an idea of any problems. You can also consult the building's maintenance logbook.

The statements of maintenance and service charges for the past year, to calculate what you can expect to pay on average.

The declaration of codes, covenants and restrictions (règlement de copropriété).

The compulsory technical surveys (asbestos, lead, termites).

The amount of land tax (taxe foncière) and local rates (taxe d'habitation) charged on the property.

3rd step

Commit yourself!

Sign the preliminary contract

Only sign the preliminary contract (promesse de vente or compromise de vente) once all your objections have been settled. Whatever the form of this preliminary agreement – which may be signed at the estate agent's or notary's office – it always includes certain important details such as the identity of both parties, a full description of the property, the total surface area of the flat if it forms part of a condominium (in accordance with the Carrez Act), the price, the let-out clauses with, in particular, the clause related to purchaser's inability to arrange a loan. This clause is especially important to the extent it releases the purchaser from his obligation to buy the property if his loan application is refused. If you have several loans outstanding, make sure that these are mentioned in the preliminary contract.

Remember that although the preliminary contract is a binding document, you enjoy a 7-day "cooling off" period when you are fully entitled to change your mind and withdraw from the agreement. It is usual at this stage to leave a deposit equal to 10% of the purchase price.

### **OUR ADVICE**

Choosing a second notaire will not increase the total fees. Don't hesitate to enlist the services of your own; he will defend your interests against the notaire of the vendor should any problems arise.

4th step

Arrange your mortgage!

Once you have signed the preliminary contract, you should complete all the financial arrangements.

5th step

Move in!

Before the deed of sale

In addition to looking for the right loan, you should also make plans for the moment you take possession of the property. The notaire will inform you of the date chosen to sign the acte authentique (deed of sale) – a deadline is included in the preliminary contract – and will send you a precise breakdown of the amounts to be paid.

Make all the necessary arrangements in preparation for the big day. If you are taking out a loan, the bank should have transferred the funds corresponding to the purchase price. Remember to take out a building and contents insurance policy – known as assurance multirisques habitation (MRH) in French – to be covered against burglary, damage to your property of your neighbours (water damage). An MRH policy also includes personal liability cover: you are insured against damage or injury to a third party.

The day you sign the deed of sale

This is the day when the purchase price conveyance fees are paid and the keys to the property are handed over. You could also be asked to pay the estate agent's commission if these are to be settled by the purchaser separately, an interim payment to the property agent for maintenance or service charges if your property forms part of a condominium, the payment of your share of the year's land tax and local rates, etc.

### **OUR ADVICE**

You will only receive your final title deed several months after signing the deed of sale. Don't hesitate to demand it! However, when you sign the deed of sale, the notaire will give you all the necessary title certificates proving your ownership of the property.

## **5- BUYING FROM PLAN**

In France, buying new property under construction – known as Vente en l'Etat Futur Achèvement (VEFA) in French – is subject to a highly regulated procedure. Buyers consequently enjoy a large number of guarantees.

What kind of property?

A new flat or house can be bought "from plan".

But the definition of "new property" is quite broad in France and refers to all property completed within less than 5 years.

How do you proceed?

The purchaser buys property that has not yet been built (and, more often than not, only exists on paper) or visits a show-flat if the building is already partly complete.

In exactly the same way as for buying existing property, the purchasing process is divided into two stages, the only difference being that the preliminary contract is known as a contrat de reservation or reservation contract.

Reserve your property!

The reservation contract is a regulated document specific to the "buying from plan" process. It necessarily includes a number of details: a description of the property, the projected purchase price, the date of delivery and the date when the deed of the sale will be signed, etc. the signature of this reservation contract implies the payment of a deposit, which never exceeds 5% of the projected purchase price. No deposit is required if the deadline for completing the sale is more than 2-year after the signature of the reservation contract. Make sure you include the let-out clause concerning your ability (or inability) to arrange a mortgage; this will be included in the final sale agreement signed before the notaire.

N.B: You enjoy a 7-day "cooling-off" period after signing this contract. Apart from this retraction period, the document must also include the legal conditions allowing you to withdraw from your agreement and recover your deposit, failing which the contract will be rendered void.

Sign before the notaire!

The building may still only exist on paper! You become the owner of your property gradually as construction work proceeds, and pay the purchase price in stages. You will be sent the final contract before the date for signing it to allow you the necessary time to examine it and check that it corresponds to the preliminary agreement.

Take delivery of the property!



When you take delivery of the new flat or house, you sign a procès-verbale de livraison (acceptance certificate). If the property does not comply with what is specified in the contract, you can place the balance of the purchase price (5%) on a special account until the problems have been put right.

The transfer of funds corresponding to the purchase price is regulated by French law and depends upon progress achieved in building the property. Payment must not exceed :

- 35% of the total price when the foundations are complete,
- 70% of the total price when the walls and roof are finished,
- 95% of the total price when the building is completed.

The advantages of buying new property

Apart from lower conveyance fees (between 2 and 3% of the price of the new property), modern comforts and no need for renovation work on the building, the buyers of new property in France enjoy a number of further safeguards: a building completion guarantee should the real estate developer go bankrupt, and a damage-to work insurance with, in particular, a ten-year liability clause obliging the builder to repair any defects compromising the strength of the overall structure for a period of ten years.

## 6- BUYING A LEASEBACK

Leaseback is a property investment scheme that has become popular with French residents and non-resident investors alike. The French government began promoting leasebacks in 1986 with the aim of encouraging French people to invest their pensions in property and at the same time encourage the growth of tourism and bring much needed regeneration to underdeveloped communities.

What kind of leaseback?

The most popular French leaseback is the Residence de Tourisme scheme, designed to cater for the short-term holidaymaker by offering accommodation in a unique location as well as providing swimming pool and spa facilities, restaurants and concierge services.

The advantages of buying a leaseback

Investors can shop around and choose a leaseback property in their favourite holiday location, be it the Mediterranean, Brittany, the Alps or the Atlantic coast to name a few regions where leaseback developments thrive. Having purchased the property the owner will lease the property back to a rental management company for an agreed term, usually nine years. In return the management company will compensate the owner with a guaranteed rental yield of between 4-6 %. This rental yield is revised each year according to the national construction cost index(INSEE).

The functioning:

Leaseback deals vary in relation to the rental yield and personal use allowance. Most will offer between 4-8 weeks of personal use. You also have the added advantage of knowing that the property will be fully insured and maintained by the rental management company during the lease contract. At the end of the lease period the owner can normally negotiate new terms for a new leasing contract with the management company. It is important to note that given the nature of the commercial lease and French law, which is very protective of the tenant, it may be difficult to terminate the leasing contract with the developer definitively. The contract may have prohibitive clauses where the owner may not have the right to reside in the property or must pay a heavy premium to the management company upon termination of the lease. This is why independent legal advice is always recommended.

## 7- ARRANGING AN IDEAL LOAN

Once you have signed the preliminary contract, you enter the home straight. Your principal



objective will be to finance your acquisition under the best possible conditions. You should consult a specialised advisor, indeed you should **contact us!**

The advantages of a specialist

Financing... and a great deal more

He has a detailed understanding of all the procedures.

As you have been able to appreciate in the pages of this guide, buying property in France does not follow the same procedures as conveyance in your own country. Choosing a French mortgage broker means choosing a partner who boasts a detailed understanding of the current regulations.

A specialised broker will draw your attention to the fiscal aspects of your decision (wealth tax, marriage settlement, etc.), the compulsory insurance, etc. and provide you with a contract that fully respects French laws designed to protect the borrower. Working with you we will identify the best lender for your needs.

You make the right choices, taking full advantage of the legal and fiscal environment.

French lenders maintain close contact with the market in particular, with estate agents, notaires and property developers.

Focus on: Why borrow... when you can buy without taking out a mortgage?

Borrowing can offer you a number of advantages. Our approach is always to consider the borrower's overall financial position. A good real-estate financing solution is one that enables you to optimize your assets as a whole.

By taking out a mortgage to finance your acquisition in France, you could :

- Avoid being subject to wealth tax in France,
- Reduce your death duties,
- Preserve your productive financial assets and keep them available for other investments,
- Enjoy access to attractive investment opportunities. The performance of your invested capital could even cover the monthly instalments on your mortgage.
- Protect yourself against exchange rate fluctuations.

A well-rehearsed procedure Borrowing in 4 easy steps.

Consider the different possible scenarios. We will carry out several simulations based on your personal contribution (your savings, available cash, etc.), your income and the price of the property. The aim is to define your borrowing capacity as accurately as possible to offer you the best period, reimbursement schedule, etc.

The loan application.

Once you have defined your financing plan, you fill out a loan application and provide all the documents required to complete the file. For further details about the list of necessary documents, contact our advisor or refer to our separate link.

Carefully examine the loan offer.

You will receive a loan offer with the general conditions and special conditions concerning you. This offer will specify:

- The amount and purpose of the loan,
- The type of loan offered and the financial conditions,
- The various fees related to the loan,
- The manner in which the money will be released,
- The insurance cover related to the loan,
- A projected repayment schedule.

At this stage, ask yourself the right questions: don't forget that the loan offer is valid for 30-day and that you enjoy a compulsory 10-day "cooling-off" period before accepting it.

Focus on: What is...

1- Le Taux Effectif Global , TEG: this figure is based on the nominal rate of interest, the various arrangement fees, the lender's guarantee, insurance, etc.; it represents the total cost of your loan.

2- L'assurance décès, life insurance: in France, the banks will ask you to take out a life insurance policy to protect your heirs and facilitate the transfer of the property in the event of death.

3- Les Indemnités de Remboursements Anticipés, early repayment fees: in France, financial institutions may ask you to pay compensation in the event of early repayment. You are protected by French law, which caps the amount of penalties banks can charge.

#### OUR STRENGTH

The lenders we use provide;

Standardised information in several languages.

They have adopted the European agreement on a voluntary code of conduct guaranteeing that consumers receive detailed information prior to making any decision. Our customers are provided with a standardised form that clearly lists the conditions under which the loan is granted and its principal characteristics. This form is available in English. You can also obtain a copy of the general terms and conditions governing our loans in other languages upon request.

Accept the loan offer

To accept the loan offer, you merely need to sign, date and return one of the copies of the offer by mail. Remember to respect the compulsory "cooling-off" period! If you receive the document on the 10th of the month, you cannot return it before the 21st! When writing the date in French, always use the day/month/year format! January 10th, 2005 is abbreviated to 10/01/2005.

#### FINANCING PLAN

Rely on the experts – that's us.

Draw up your financing plan with the help of our specialised advisors. They will also offer you the benefit of their support throughout the different stages of the acquisition process.

### **YOUR ROLE AT EACH STAGE IN THE PROCESS!**

#### DIFFERENT PHASES: ROLE OF THE BUYER:

House-hunting phase and loan simulation.

Contact the relevant professionals / our advisor, estate agents, a notaire, a legal advisor and specialised tax consultant.

Clearly define your criteria. Drawn up your budget carefully.

Explore the legal and fiscal environment.

You have found the ideal property? Learn about the property (tax, easements, condominium, etc.), the local district (local land use plan), etc.

Decision-making – signature of the preliminary contract

Transfer the funds required to pay the deposit.

From making a decision to applying for a loan

Complete the various forms.

Gather all the documents required for the loan application file.

From accepting the loan to transferring the funds

Accept the loan offer.

Open a bank account in France. Transfer 2 monthly instalments to this account. Arrange the standing order. Transfer the rest of the personal contribution.

Arrange a power of attorney if you do not wish to be present or, alternatively, organize your next trip to France.

Arrange the payment of your personal contribution.

Finalizing the sale – signature of the loan contract –release of the funds  
Come to France. Sign. Take possession of your property. Enjoy your new  
status as the owner of property in France!

And afterwards? Organize any renovation work. Think about redecorating. Organize your  
move. Settle the final administrative formalities. Ensure that your bank account balance is  
always enough to cover the monthly instalments.

#### USEFUL ADDRESSES AND WEBSITES

Notaires de France / French Notaries

This websites provides contract information  
for the regional notary chambers, price  
statistics, and a search engine enabling you  
to find a notaire speaking your language in  
the region of your choice. [www.notaires.fr](http://www.notaires.fr)

FNAIM, Fédération National de  
l'Immobilier / National Estate Agents'  
Federation

19 rue du faubourg Saint-Honoré 75008  
Paris

Tel. : +33 144 207 700 [www.fnaim.fr](http://www.fnaim.fr)

Centre des Impôts des non-résidents  
/ Taxe office for non-residents

9 rue d'Uzès 75001 Paris

Tel.: +33 153 001 481

French tax authorities

Official site of the French tax authorities.

[www.impots.gouv.fr](http://www.impots.gouv.fr)

Order of architects

9 rue Borromée 75015 Paris

Tel.: +33 156 586 700 [www.architectes.fr](http://www.architectes.fr)

Accountant

[www.experts-comptables.com](http://www.experts-comptables.com)