

H2O.



Mortgage With H2O Real Estate

We take care of everything for you

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About Us

We're a premium real estate advisory firm built on trust, integrity, and performance. Founded to raise the bar in a transactional industry, we deliver tailored, expert guidance through a customer-first approach. Backed by a high-performing, caring team, we go the extra mile to help investors and homebuyers make confident, informed decisions. Whether you're seeking capital appreciation or rental yield, we provide honest advice, in-depth analysis, and a seamless experience at every step.



Why us?

As a completely free service, our purpose is to save you money by finding you the most suitable mortgage product. There are a lot of components to understand: interest rates, amount of borrowing, costs, fixed and variable products... and more! Our dedicated in-house team works out precisely how much you'll pay in the long run. Due to our relationships with the banks, **H2O Real Estate Service** offers exclusive products and services which will save you thousands in upfront costs, and interest throughout the duration of the loan.

The benefits of having pre-approval before your property search.

Pre-approval means a lender has looked at your financial background and determined how much you can afford. Here are three reasons why you should have pre-approval before starting your property search

1. You become a more powerful buyer

When you have the backing of a lender, sellers will consider you a serious buyer. Pre-approval can last for 30-60 days, varying extensions are possible.

2. Time-saver

Getting pre-approved can also save you valuable time by identifying how much you can afford, so you can target your home search to your price level.

3. Enjoy shorter closing periods

A pre-approval can help to speed up the closing process since much of your financial information is already collected and in the lender's system.



Pre-approval

Apply for pre-approval with your mortgage broker

5-10 days



MOU and Form F

MOU and Form F to be signed with a real estate broker

30 - 60 days



Valuation and survey

The mortgage broker will arrange a valuation and the bank will conduct the survey

5-10 days



Final approval letter

Bank issues a final mortgage approval letter

5 days



NOC application

NOC applied at the developer's office to show no outstanding service charge

5-10 days



Transfer

The transfer takes place at a chosen trustee's office

1 day



Self-employed

- Borrow up to 80%
- Maximum of 25 years tenure
- Up to age 70
- Borrow up to 50% of your monthly income.



Employed

- Borrow up to 80%
- Maximum of 25 years tenure
- Up to age 65
- Borrow up to 50% of yearly income.



Non-UAE resident

- Self-employed: up to 60%.
- Employed: up to 75%.
- Maximum of 25 years tenure
- Up to age 65
- Borrow up to 50% of monthly income.



Secondary Mortgage

- Borrow 60% of the purchase price.
- If the current mortgage has less than 60% left
- borrow up to 80% of the new property value
- Maximum of 25 years tenure
- Up to age 65 – 70



Equity release

- Borrow up to 80% if purchasing another property
- Borrow up to 60% for other purposes



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WhatsApp



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Website



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