NO FRYERS

ISRAELI HOMEBUYING 101

NoFryers.com

ABOUT TONIGHT

NO FRYERS

What Tonight Isn't

- Aliyah Pitch
- Sales Pitch
- Luxury Real Estate

VS

What Tonight Is

- Share Information
- Answer Questions
- Provide Clarity

Agenda

What Does a Home in Israel *Really* Cost? 01

How Can Americans Get Mortgages in Israel? 02

How Do I Not Overpay Converting to Shekels? 03

How Do I Avoid Mistakes Most Americans Make? 04

Yehoshua Oz, MBA

Mortgage Broker & Certified Financial Coach

No Fryers: Smart Money, Mortgages, & More Since 2010

WHAT DOES A HOME IN ISRAEL REALLY COST?

HOME PRICES

NO FRYERS

Beer Sheva

- 3-Room Apartment: 803K NIS ($251K)
- 4-Room Apartment: 1.23M NIS ($384K)
- 5-Room Apartment: 1.81M NIS ($566K)
- 6-Room Apartment: 2.01M NIS ($628K)
- Garden Apartment: 1.64M NIS ($512K)

VS

Ashkelon

- 3-Room Apartment: 1.17M NIS ($365K)
- 4-Room Apartment: 1.57M NIS ($491K)
- 5-Room Apartment: 2.05M NIS ($641K)
- 6-Room Apartment: 2.80M NIS ($875K)
- Garden Apartment: 1.35M NIS ($422K)

HOME PRICES

NO FRYERS

Carmei Gat

- 3-Room Apartment: 1.62M NIS ($506K)
- 4-Room Apartment: 1.91M NIS ($597K)
- 5-Room Apartment: 2.4M NIS ($750K)
- 6-Room Apartment: 3.21M NIS ($1M)
- Garden Apartment: 2.6M NIS ($812K)

VS

Modiin

- 3-Room Apartment: 2.38M NIS ($744K)
- 4-Room Apartment: 2.89M NIS ($903K)
- 5-Room Apartment: 3.78M NIS ($1.18M)
- 6-Room Apartment: 4.88M NIS ($1.52M)

THE REAL COST OF BUYING IN ISRAEL

NO FRYERS

It's not just the purchase price

Mandatory

- Purchase Tax
- Appraisal

Recommended

- Attorney's Fee
- Mortgage Broker
- Home Inspection

Optional

- Real Estate Agent's Fee
- Renovations

HOW CAN AMERICANS GET MORTGAGES IN ISRAEL?

NO FRYERS

HOW MUCH MORTGAGE CAN YOU GET IN ISRAEL?

Different rules based on residency and home ownership history

Non-Resident and Second-Home Buyers	**50% max**
Residents - First & Only Home	**75% max**

NO FRYERS

OTHER NUMBERS THAT MATTER

01 Net Income

02 Loans and Ongoing Obligations

03 Age

HOW DO I NOT OVERPAY CONVERTING TO SHEKELS?

THE BANKS OVERCHARGE

- Hidden Fees - On Both Sides
- Spread on the Exchange Rate
- Paperwork & Bureaucracy

A BETTER WAY:

TRANSFER COMPANIES

- Lower Rates Than Banks
- Transparent Fees
- Better Exchange Rates
- Clear Processes
- Direct Payment Options

HOW DO I AVOID MISTAKES MOST AMERICANS MAKE?

TOP 5 MISTAKES

NO FRYERS

- Assuming Israel Works Like the US
- Going it On Your Own
- Not Accounting for the Full Cost
- Taking On The Israeli Banks
- Trusting Your Bank

THANK YOU!

WhatsApp / Call: +972 52 578 5404
Text / Call: +1 302 468 7877

https://NoFryers.com

yoz@nofryers.com