

The travel guide

— ■ OWNER WITH COGECO



LA SÉRÉNITÉ PARTAGÉE
Cogeco
IMMOBILIER

The roadmap

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YOUR TRAVEL
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COGECO IN A FEW
WORDS

The purchase — FROM THE RESERVATION CONTRACT TO THE NOTARIAL DEED

SIGNATURE OF YOUR RESERVATION

 Date of your agreement
+1 to 2 days

To create your reservation contract we require information: you will be asked to supply this in a form sent by email or directly by your sales contact.

Your reservation file will then reach you by email, for signature. We use electronic signature to facilitate the procedures, to let you save time and to reduce the use of paper

RECEPTION OF YOUR APPROVED FILE

 Date on which the contract was signed
+1 to 2 days

We are notified automatically as soon as you have signed your reservation file and we then countersign it.

The complete file, accompanied by the letter listing your rights (and in particular your right of withdrawal), will then be sent to you by electronic registered letter, in the form of an email from **AR24** (a European service-provider certified to send electronic registered letters). By clicking on the yellow button, you will be able to access the authentication procedure and your reservation file. We shall then receive the acknowledgement of receipt.

SIGNATURE OF THE NOTARIAL DEED

 Date on which the contract was signed
+ 90 days

When your reservation file has been received you have all the information required to put your financing plan in place.

Simultaneously, our notary will contact you in order to prepare the notarial deed, and to schedule the signature appointment.

As soon as you confirm to the notary that the financing has been approved the signature of the notarial deed can take place in our notary's offices (or by establishing a proxy if you do not wish to travel to their offices).



The purchase — THE FINANCIAL SCHEDULE



ON SIGNATURE OF THE RESERVATION: SECURITY DEPOSIT

To be valid your reservation must be accompanied by a security deposit paid to our notary (preferably by bank transfer). This habitually represents 5% of the total value (VAT included) of the reservation.



ON SIGNATURE OF THE NOTARIAL DEED: PAYMENT FOR THE COMPLETED WORKS

The money requested by the notary on signature of the notarial deed (percentage of the sale price) depends on how advanced the works are. It must be paid by bank transfer into the account given by the notary, at least 48 hours before the signature of the deed.

AS THE WORKS PROGRESS: CALLS FOR FUNDS

As the works progress, and according to the projected schedule communicated to you when the reservation was made, we shall send you the calls for funds corresponding to completion of the stages of the construction.

These invoices, sent by an electronic registered letter, must be paid by bank transfer within 15 days of receipt.

ON DELIVERY: BALANCE OF THE PRICE AND OF INVOICES FOR ANY MODIFICATIONS

The final call for funds, together with the balance of invoices for any modifications, must be paid at least 48 hours before the day of delivery.

The purchase — YOUR OWNER SPACE



YOUR COCKPIT

Signature of your reservation file triggers automatic despatch of your personal identifiers, which will enable you to access your dedicated Owner private space.

You can log into this from our website or via the link mon-espace.cogeco-promotion.fr. It contains in particular the project's presentation documents, the documents relating to your purchase, a photo gallery and, as frequently as possible, news of the programme.

N.B.: a single space is created for each reservation. If there are several co-purchasers, a single one of you will receive the login information

The project — MODIFICATIONS

DEPENDING ON THE STAGE OF PROGRESS OF THE CONSTRUCTION WORKS, YOU HAVE THE OPTION OF SENDING US YOUR MODIFICATION REQUESTS:

THESE ARE CALLED **TMA (TRAVAUX MODIFICATIFS ACQUEREURS IN FRENCH, I.E. PURCHASER MODIFICATION REQUESTS)**.

Implementation of these requests must be compliant with the standards in force and the stage of progress of the works. Each request is therefore subject to approval by our Operations team which, in connection with our Sales team, will reply to you concerning its feasibility and the associated cost.

Please note that a request for modifications made after completion of the foundations annuls our undertaking concerning the delivery schedule.



THE STAGES OF A PURCHASER MODIFICATION REQUEST

- 1| **You send an email** summarising all your requests to your dedicated contact in our Operations team.
- 2| **Within 15 days** we consult the architect, the project manager and the design office of the project in order to reply to you concerning the feasibility of the requests, giving an estimate of the associated costs.
- 3| **If you confirm your requests** we shall send you a request within 15 days for an electronic signature of the detailed quotation accompanied, if necessary, by the updated property plan.
- 4| **When the quotation has been signed** we send you by email the down payment invoice, equal to 30% of the amount (VAT included) of the quotation. This invoice must be paid by bank transfer within 15 days of receipt. Payment of the modifications works will be made as follows: 30% on acceptance of the estimate and 70% on delivery of your home

2 The project — MODIFICATIONS: A FEW EXPLANATIONS

THE STRUCTURE

When a commune authorises a project to be built it, grants us a building permit and will check on compliance of the operation with this permit in an inspection organised after delivery. We then make a commitment concerning an architectural project (facades and structure), and a number of residential units and car parking places.

For this reason, some aspects cannot be modified:

- The locations and sizes of openings (i.e. windows and more generally the facades of the building)
- The location of service ducts
- The location of load-bearing walls

ELECTRICAL REGULATIONS

The number and type of sockets given detailed in the appendix of your reservation contract are regulated by electrical standard C15-100.

In the bathrooms and shower rooms their location, and those of all other electrical devices such as towel-dryers, is strictly regulated by regulatory volumes to guarantee your safety.

REGULATIONS CONCERNING PERSONS WITH REDUCED MOBILITY (PMR IN FRENCH)

This regulation is applicable to all building permits submitted since January 2007. Each residential unit must be built and developed so as to be accessible to persons with reduced mobility, whatever their disability (visual impairment, impaired hearing or reduced mobility). For this reason all modifications which are not compatible with these provisions must be reversible in future, and must be accompanied by the signature of a document confirming your desire to modify your home in contravention of these provisions.

2 The project — CUSTOMISATION OF SPECIFICATIONS

Depending on the project and the progress of the works, you will be contacted to customise your home and to choose certain elements or materials. This relates, for example, to the floor coverings, tiling, paint colours, and to the facades of kitchen or bathroom units.



The project — FOLLOW-UP OF WORKS



Throughout the project, and as frequently as possible, you will receive information concerning its achievement (progress of the works, photographs, interviews, etc.) in your **Owner Space**.

You also have the option of inspecting your future home when the partitioning is finished: this is what is called the "Partitions visit".

This visit, undertaken and organised by our Operations and Sales teams, will enable you to measure the spaces, so that you can imagine the future layout.

Apart from this opportunity access to the site is strictly prohibited for safety reasons.

Delivery — PREPARATION

D-1.5 months

ORGANISATION OF THE DELIVERY APPOINTMENT

At least 1 month before the projected delivery date we shall send you a convocation by electronic registered letter, defining the date and time of the delivery appointment.

If permitted by the works schedule, we shall contact you beforehand so that the date of the appointment can be decided jointly.



D-1 week

PREPARATION OF PAYMENTS & INSURANCE

On hand-over of the keys on D-day we must have received by payment the balance of the sale price of your property, together with the balance for the invoices related to the modifications works, if any. For this reason, the convocation letter will also contain the invoices associated with these payments.

It is highly recommended that you insure your property from the day before the delivery date.

Delivery — D-DAY

D-Day DELIVERY AND HAND-OVER OF THE KEYS

On D-day we inspect your home jointly, in order to make a note of any reservations you may have. These reservations, which must be corrected within 90 days of delivery, will be listed in the delivery report which you will sign during the appointment. Finally we shall hand over the keys.



D + 1 week MOVING IN

Drinking water: the procedures to be undertaken to commission the water meter will be described in detail during the delivery appointment

Electricity: regarding the commissioning of the meter you have 7 days to sign your subscription with the supplier of your choice. After this period the temporary electricity supply to your home may be suspended

N.B.: the delivery point number (PDL in French) which will be requested from you by the supplier will be included in the delivery report.

Telephone line, Internet & TV: you can contact the operator of your choice in order to start your subscription.

Delivery — D-DAY - CONT

D + 1 month ADDITIONAL RESERVATIONS

After you have taken possession of your home you have a period of 30 days to express additional reservations (art. 1642-1 of the French Civil Code) by registered letter with acknowledgement of receipt sent to the developer.

D + 3 months CLEARING OF THE RESERVATIONS LISTED ON THE DELIVERY DATE & LOCAL TAXES

Reservations listed on delivery must be cleared within 90 days. The concerned companies will contact you in order to organise their intervention in your home. After their intervention these companies will ask you to sign a discharge, which will confirm that the reservations in question have indeed been cleared.

The purpose of declaration H2 (available [here](#)) is to declare a new construction and to calculate the associated land taxes. It must be sent by you to the Land Tax Centre, the address of which will be communicated to you on delivery.

3 Delivery — AFTER DELIVERY & LEGAL GUARANTEES

The building management office will be your contact to initiate any interventions required under these guarantees. The following are excluded from these guarantees: disorders resulting from normal wear and tear, abusive use or deficient maintenance.

D + 1 year GUARANTEE AGAINST VISIBLE FLAWS AND RESULTS INCOMPATIBLE WITH THE CONTRACT

In application of the article L.261-5 of the Building and Housing Code, the developer is obliged to guarantee against visible construction flaws or results incompatible with the contract. This being so, you have a period of 1 month from delivery of the property to denounce the visible flaws (reservations). An action to enforce the guarantee against visible flaws must be taken within a period of 1 year after expiry of the above-mentioned 1-year period.



ACOUSTIC INSULATION GUARANTEE

In application of article L111-11 of the Building and Housing Code, the developer must comply with the minimal requirements in terms of acoustic insulation, according to the type of noise and the use of the residential rooms and of the common parts, and to guarantee their compliance for 12 months from the date when you take possession of your property.

Delivery — AFTER DELIVERY & LEGAL GUARANTEES - CONT

D + 2 years TWO-YEAR GUARANTEE

This guarantee relates to any operational problems which may come to light in relation to the facilities (electricity, plumbing, etc.) of your property. It is valid for a period of 2 years from reception of your home.

D + 10 years TEN-YEAR GUARANTEE

This guarantee relates to hidden flaws. When such flaws prejudice the soundness or intended use of the residential unit, by affecting «inseparable» facilities (sealing, joinery, etc.), and if they occur within a period of 10 years of reception of the property, they are covered by the ten-year guarantee. In this case, an official claim has to be sent to the "Dommage-Ouvrage" insurance.



Your travel companions

You will always have at least two contacts available to support you throughout the period of our joint project: one in the Sales team and the other in the Operations team. The first will support you during the entire adventure, while the other will advise you and reply to any requests you make for modifications. If you have the slightest doubts you will find their contact details in your **Owner Space**.

Finally, our Administrative team may also contact you concerning monitoring of the various invoices.



Cogeco in a few words

Cogeco has over 20 years of expertise and has successfully created a high-quality brand. The company is the reflection of a family identity and was founded by Odile and Marc Goutille in 1995. It is distinguished by its values and the commitment of its team at each stage of the construction, from the land search to the delivery of the properties, including the basic design study, the design proper, development and marketing.

Cogeco is as attentive to the quality of its operations as to that of its facilities and services. It selects high-quality locations, uses noble and authentic materials, and pays great attention to the surface area and fitting and fixtures of each living space. This involves a rigour and a demanding approach, which ensure that each of its programmes has long-lasting value as economic assets.

Due to strong growth since the turn of the millennium, property projects are now implemented in the most famous resorts of the French Alps, in the area of Grenoble but also in the French Riviera.

Whether in a mountainous or seaside environment, the developments are perfectly suited to the natural curves and reliefs. This is a point of honour for Cogeco, which is sensitive about achieving a harmonious visual appeal, which will stand the test of time.

Cogeco's team is attentive to the comfort and well-being of its occupants, and is committed to their having peace of mind for years to come.

www.cogeco-promotion.fr



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