



Les Cleacutes De Lachat En Viager

Patrice Leleu,Igal Natan,André Soreau

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Réussir son investissement en viager Patrice Leleu,Igal Natan,André Soreau,2018-01-14 Quels sont les bons r flexes avoir pour acheter en viager Le terme Viager qui signifie en vieux fran ais temps de vie voque un al a concernant la dur e du contrat La vente en viager repr sente donc un contrat al atoire juridiquement Le principe du viager est simple l acqu reur s acquitte d une somme lors de la signature du contrat et le vendeur per oit une rente viag re sa vie durant La rente peut tre constitu e au profit d une ou plusieurs personnes la fois Dans ce cas la rente ne sera vers e que suite au d c s de la derni re personne vivante Ce contrat est un avantage pour les deux parties puisqu il est rentable pour l acqu reur et le vendeur avec notamment l indexation de la rente ou la possibilit de revendre le viager Un guide pratique destination du grand public pour tout comprendre des investissements en viager et les bons r flexes adopter EXTRAIT Lorsque vous achetez un bien immobilier en viager vous en devenez propri taire d s le premier jour Le bien est vendu et ce titre vous en payez le prix Une partie de la valeur est pay e comptant le bouquet et le reliquat de la somme est vers e tous les mois sous forme de rente et ce tout au long de la vie du vendeur D o le nom de rente viag re Si le viager est occup plus de 9 cas sur 10 le vendeur continue habiter le logement C est un d membrement de propri t l acheteur ach te les murs et le vendeur reste propri taire de l int rieur Si le viager est libre le vendeur lib re le bien L acqu reur peut alors l habiter lui m me ou encore le louer PROPOS DE L AUTEUR Patrice Leleu poss de 25 ans d exp rience dans le domaine bancaire il a t conseiller puis expert financier et formateur consultant dans un grand groupe bancaire Il assure la conception et l exercice de sessions de formation dans les domaines suivants financement de l immobilier conseil en immobilier habilitation carte professionnelle assurance droit bancaire fiscalit analyse patrimoniale Il est galement l auteur d ouvrages et d articles dans le domaine de la gestion de patrimoine Aujourd hui il se consacre la finance en ind pendant Réussir sa vente en viager Patrice Leleu,Igal Natan,André Soreau,2018-01-14 Quels sont les bons r flexes avoir pour vendre en viager Le terme Viager qui signifie en vieux fran ais temps de vie voque un al a concernant la dur e du contrat La vente en viager repr sente donc un contrat al atoire juridiquement Le principe du viager est simple l acqu reur s acquitte d une somme lors de la signature du contrat et le vendeur per oit une rente viag re sa vie durant La rente peut tre constitu e au profit d une ou plusieurs personnes la fois Dans ce cas la rente ne sera vers e que suite au d c s de la derni re personne vivante Ce contrat est un avantage pour les deux parties puisqu il est rentable pour l acqu reur et le vendeur avec notamment l indexation de la rente ou la possibilit de revendre le viager En bref le viager est une solution adapt e aux nouveaux enjeux et r pond aux besoins des s niors comme des pargnants Ce recueil constitue l indispensable de tous les bons r flexes avoir pour vendre en viager dans les meilleurs conditions Il s adresse aussi bien aux particuliers qu aux professionnels d sirant conna tre ou approfondir ce domaine Un guide pratique destination du grand public pour tout comprendre de la vente en viager et les bons r flexes adopter EXTRAIT Une rente peut tre constitu e sur la t te d une ou plusieurs personnes et ce sans distinction ni de sexe ni de lien de parent

Dans les faits nous sommes surtout en présence de couples La rente peut être réversible Classiquement c'est le cas lorsque les vendeurs sont mariés Il est alors fréquent que la rente soit réversible lors du premier décès en totalité au profit du conjoint survivant Concrètement cela signifie qu'au décès du premier des poux l'autre poux survivant continuera de percevoir la rente dans son intégralité jusqu'à son propre décès Par défaut la réversion entre poux est présumée avoir été consentie titre gratuit et a le caractère d'une libéralité Pour que cette réversion soit prévue elle doit figurer dans l'acte de vente La réversion peut être totale ou partielle Le montant de la rente au décès du premier des poux dépendra du taux de réversion tabli dans le contrat Les besoins d'une personne seule sont moindres comparés ceux d'un couple environ 30 % de moins Pour autant une réversion totale est préférable Un décès entraîne des changements et maintenir les finances identiques en l'absence de ce souci

PROPOS DE L'AUTEUR

Patrice Leleu possède 25 ans d'expérience dans le domaine bancaire il a été conseiller puis expert financier et formateur consultant dans un grand groupe bancaire Il assure la conception et l'exercice de sessions de formation dans les domaines suivants financement de l'immobilier conseil en immobilier habilitation carte professionnelle assurance droit bancaire fiscalité analyse patrimoniale Il est également l'auteur d'ouvrages et d'articles dans le domaine de la gestion de patrimoine Aujourd'hui il se consacre à la finance indépendante

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