



FIRST TIME BUYER STARTER PACK

- FREE Carpets
- FREE Mortgage Protection
- FREE Mortgage Advice
- FREE Integrated Fridge/Freezer

on reservations taken in February 2010

Web voucher

FIRST TIME BUYERS

We can help you get on the property ladder

Our 'Shared Purchase' scheme allows you to pay 75% of your home now and pay the remaining 25% in 10 years time or before, if you sell.

Helping you with:

- Only 75% mortgage required
- 10 years interest free loan
- 100% yours from day one
- Free mortgage protection

To find out more about this scheme and how it can benefit you, print out this page and bring it with you to the **Calder View Sales Information Centre**, where our Sales Advisor will be more than happy to discuss it further.

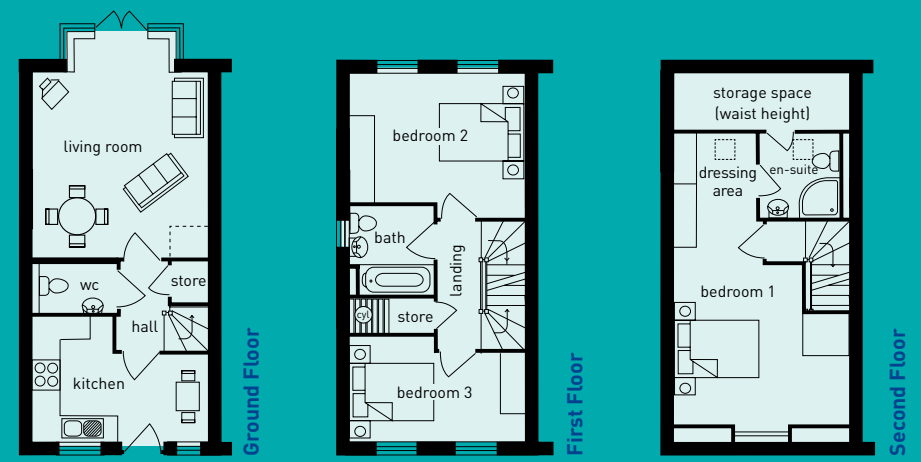
*Terms and conditions apply. Plot and development specific.

Whatever you're looking for in a home. www.ben-baileyhomes.com

More room



3 bedroom townhouse costs £169,950 you pay only £127,462*



OSSETT
CALDER VIEW THE RUNTLINGS WF5 8JJ
 PLOT 23 – THE DERBY: 3 BED, 3 STOREY TOWNHOUSE
 PRICED AT **£169,950**
 YOU ONLY PAY **£127,462***
 SALES OFFICE OPEN THUR TO MON, 11AM – 5PM.
 CALL 01924 270575

BenBailey HOMES

*Offer available on selected plots only and subject to terms, conditions and criteria. No buy to let purchases, maximum one property per purchaser, ask Sales Executive for details. Price based on using Shared Purchase Scheme. Ben Bailey Homes will provide a loan for 25% of the purchase price for up to 10 years. The repayment sum will reflect the 25% of the market value when the property is sold or re-mortgaged. No interest is repayable unless there is a default. The Example assumes a purchase price of £169,950 with Ben Bailey Homes offering their "Purchase Plus" shared equity arrangement of 25% (£42,487.50) with a personal deposit of 5% of your share (£6,377.50), therefore the basic mortgage debt is £121,085. The rate is fixed at 4.89% until 31/03/2012. After the fixed rate period the mortgage will revert to the lenders standard base lending rate (currently 3.50%). There is an early repayment charge on the mortgage of £3,647.52 until 31/03/2011, then £2,431.68 until 31/03/2012. This charge is payable if all of the debt is repaid. A proportionate charge is payable for partial repayment. You are free to move the mortgage to another lender after the fixed rate term has ended. The APR for this mortgage scheme is 3.8% and the total amount payable of the 35 year term will be £215,810.63. This means that every £1 borrowed will cost £1.77 to repay. The fees involved in the mortgage are an arrangement fee to the lender of £499.00 added to the mortgage, there is also a valuation fee payable to the lender of £355.00, this is payable on application. The monthly mortgage payment currently would be £605.12 until 31/03/2012. Additional costs for life insurance cover and insurance of your contents may need to be added to the above monthly figure. For apartments the insurance in the building is incorporated into the service scheme. The mortgage is subject to status and credit scoring by the lender, the example does not represent any form of mortgage offer and does not oblige the lender to provide a mortgage. Not all mortgages are regulated by the Financial Services Authority. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. Written illustrations are available upon request.