

## FIRST TIME BUYER STARTER PACK

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

On reservations  
taken up to  
30th APRIL  
2010

# Web voucher

## FIRST TIME BUYERS

### We can help you get on the property ladder

Helping you with:

● Only 80% mortgage required

● 10 years interest free loan

● 100% yours from day one

● Free mortgage protection

Our 'Shared Purchase' scheme\* allows you to pay 80% of your home now and pay the remaining 20% in 10 years time or before, if you sell.

To find out more about this scheme and how it can benefit you, print out this page and bring it with you to the **Winkler Green 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](http://www.ben-baileyhomes.com)

\*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 Advisor for details. Price based on using Shared Purchase Scheme. Ben Bailey Homes will provide a loan for the remaining 20% of the purchase price for up to 10 years. The repayment sum will reflect the 20% 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 £99,950 with Ben Bailey Homes offering their "Purchase Plus" shared equity arrangement of 20% (£19,990) and a personal deposit of 5% being your share (£5,000) therefore the basic mortgage debt is £59,960. The rate is fixed at 4.38% for 2 years. After the fixed rate period the mortgage will revert to the lenders standard base lending rate (currently 3.99%). There is an early repayment charge on the mortgage of £2,350.68 in the 2 years of the fixed rate. 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 4.2% and the total amount payable of the 35 year term will be £141,035.48. This means that every £1 borrowed will cost £1.87 to repay. The fees involved in the mortgage are an arrangement fee to the lender of £495.00 of which £99 is payable on application and it has been assumed that the remaining £396 is added to the mortgage debt. There is a redemption administration charge of £90 payable when the mortgage is redeemed. There is also a valuation fee payable to the lender of £275.00, this is payable on application. The monthly mortgage payment currently would be £351.05 for 2 years. 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.

## Hello home goodbye landlord

### 2 bedroom apartment costs £99,950 you pay only £79,960\*

### LEEDS

WINKER GREEN MILLS  
STANNINGLEY ROAD LS12 3BB

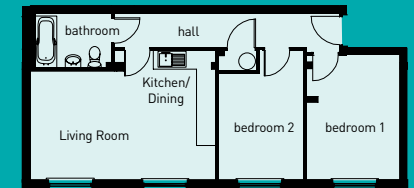
PLOT 44 - 2 BEDROOM APARTMENT

PRICED AT £99,950

YOU ONLY PAY £79,960\*

SALES OFFICE OPEN THURSDAY TO MONDAY,  
11AM - 5PM.

CALL 0113 2795866



## BenBailey HOMES