

## What are my potential costs?



**5 Brewers Lane  
1 bedroom house**

| Full Market Value | % Share sold | Amount Purchased | Share Price minus the 15% mortgage deposit | Service Charges PCM | Approx. PCM Mortgage Costs | Rent Per Month | Total Costs per Month |
|-------------------|--------------|------------------|--------------------------------------------|---------------------|----------------------------|----------------|-----------------------|
| £195,000          | 40%          | £78,000          | £66,300                                    | £46.25              | £432.20                    | £371.45        | £849.90               |
| £195,000          | 50%          | £97,500          | £82,875                                    | £46.25              | £540.25                    | £309.56        | £896.07               |
| £195,000          | 60%          | £117,000         | £99,450                                    | £46.25              | £648.30                    | £247.65        | £942.20               |
| £195,000          | 70%          | £136,500         | £116,025                                   | £46.25              | £756.35                    | £185.74        | £988.34               |
| £195,000          | 80%          | £156,000         | £132,600                                   | £46.25              | £864.41                    | £123.83        | £1,034.48             |
| £195,000          | 100%         | £195,000         | £165,750                                   | £46.25              | £1,080.51                  | £0.00          | £1,126.76             |

## Deposits required by mortgage lenders

| Full Market Value | % share to be sold | Cost of Share | 5% Deposit | 10% Deposit | 15% Deposit | 20% Deposit | 25% Deposit |
|-------------------|--------------------|---------------|------------|-------------|-------------|-------------|-------------|
| £195,000          | 40%                | £78,000       | £3,900     | £7,800      | £11,700     | £15,600     | £19,500     |
| £195,000          | 50%                | £97,500       | £4,875     | £9,750      | £14,625     | £19,500     | £24,375     |
| £195,000          | 60%                | £117,000      | £5,850     | £11,700     | £17,550     | £23,400     | £29,250     |
| £195,000          | 70%                | £136,500      | £6,825     | £13,650     | £20,475     | £27,300     | £34,125     |
| £195,000          | 80%                | £156,000      | £7,800     | £15,600     | £23,400     | £31,200     | £39,000     |
| £195,000          | 100%               | £195,000      | £9,750     | £19,500     | £29,250     | £39,000     | £48,750     |

Prices are subject to change but correct at print date

This schedule has been based on a variable rate mortgage at 6% over a 25 year repayment loan

This schedule is intended as a guide and the minimum income requirements will vary depending on your circumstances for example, savings or family assistance. Please call the Sales Team to discuss your financial eligibility and to find out details of our Independent Financial Assessment Service. Our panel of Financial Assessors can offer you free, impartial advice about your finances and help you find a mortgage.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER LOAN SECURED ON IT**