

## What are my potential costs?



### 2 School Court 2 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
£400,000	35%	£140,000	£119,000	£49.58	£775.75	£367.00	£1,192.33
£400,000	40%	£160,000	£136,000	£49.58	£886.57	£338.00	£1,274.15
£400,000	45%	£180,000	£153,000	£49.58	£997.39	£309.83	£1,356.80
£400,000	50%	£200,000	£170,000	£49.58	£1,108.21	£281.67	£1,439.46
£400,000	70%	£280,000	£238,000	£49.58	£1,551.50	£169.00	£1,770.08
£400,000	80%	£320,000	£272,000	£49.58	£1,773.14	£112.67	£1,935.39

### 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
£400,000	35%	£140,000		£14,000	£21,000	£28,000	£35,000
£400,000	40%	£160,000		£16,000	£24,000	£32,000	£40,000
£400,000	45%	£180,000		£18,000	£27,000	£36,000	£45,000
£400,000	50%	£200,000		£20,000	£30,000	£40,000	£50,000
£400,000	70%	£280,000		£28,000	£42,000	£56,000	£70,000
£400,000	80%	£320,000		£32,000	£48,000	£64,000	£80,000

Prices are subject to change but correct at print date

This schedule has been based on a variable rate mortgage at 4% 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**