



HARTLAND
Village
HAMPSHIRE

DISCOVER A VILLAGE FOR LIFE



HELP TO BUY

*your new home at
Hartland Village*



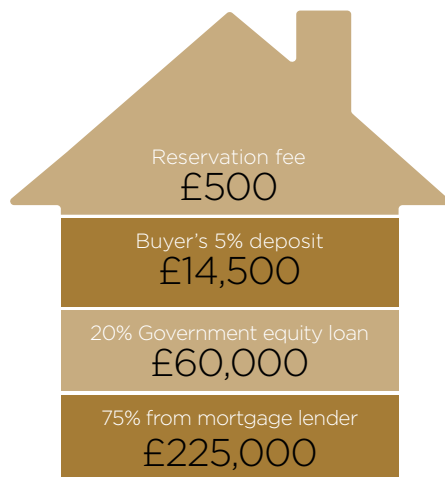
Backed by
HM Government

St Edward
Designed for life

*Buying your new home
is easier than you think
with Help to Buy*

YOUR NEW HOME FROM £786 A MONTH*

only 5% deposit required



*This illustration is based on a property price of £300,000 and is provided on the basis of a capital repayment mortgage over a 35 year term on a 2 year fixed rate of 1.79% with a £749 arrangement fee and a free basic mortgage valuation. This is an example rate, these vary daily so this illustration does not constitute an offer. Mortgage is subject to underwriting, affordability and credit scoring via the lender.



HOW TO QUALIFY?

- The scheme is exclusively for First Time Buyers only
- Just a 5% deposit required for your new home at Hartland Village
- The reservation fee is £500 which is then deducted from the 5% deposit
 - There's no upper limit on your household income
- Selected new homes at Hartland Village are available with Help to Buy with a maximum price of £437,600
 - 20% is covered by an equity loan which doesn't have to be repaid until you sell
- You obtain a mortgage for 75% of the property price



WHAT'S THE INTEREST RATE ON MY LOAN?

The Help to Buy equity loan remains interest-free for five years meaning your Help to Buy repayments during those five years is just a £1 monthly management fee, you'll also need to make your regular mortgage payments.

From year six you start to pay interest but only on the original loan amount.

The rate from year six is 1.75%, though it rises each subsequent year by the retail prices index (RPI) inflation measure, plus one percentage point.

Remember this is payable on top of your regular mortgage payments.



WHAT IF THE VALUE OF YOUR PROPERTY CHANGES?

As the Help to Buy scheme provides a Government equity loan the Government will share in the increase or decrease of the value of your property when you sell it, so if 20% of the purchase price was provided by the Help to Buy loan you will repay 20% of the sale price of your home back to the scheme when selling.



WHEN DO I PAY THE LOAN BACK?

Repayment of your Help to Buy equity loan is due when you sell your property or within 25 years, whichever is sooner. You can also make earlier repayment by instalments provided that each payment is at least 10% of the market value of the property at that time.



FREQUENTLY ASKED QUESTIONS

Q Can I buy a home off-plan?

A Yes, you can reserve a new home off-plan at any time. However, you cannot exchange contracts before six months to legal completion of the sale. You also need to ensure that your mortgage offer is valid through to legal completion. Exchange of contracts must take place within three months of the Help to Buy Application being submitted.

Q Who provides the contribution for Help to Buy?

A The equity loan is provided by the Homes and Communities Agency and administered by your local Help to Buy agent. The contribution is secured by a second charge on your property title registered at Land Registry.

Q Will I have to pay Stamp Duty?

A The Government's standard rules and procedures for Stamp Duty Land Tax (SDLT) apply to all Help to Buy purchases on the full purchase price of the home.

Q How long will it take before I can move in?

A Hartland Village is a new build development and so your property may not be ready to move into straight away.

However, once legal completion has taken place the developer will release the keys and you can move in immediately. This will be arranged with the buyer on an individual basis.

If completion is delayed more than six months after exchange of contracts the purchaser will need to contact Help To Buy to find out if they are willing to extend but this is rarely permitted. Buyers are advised to discuss with Help to Buy in advance if at all possible.



MAKE YOUR NEW HOME AT HARTLAND VILLAGE WITH HELP TO BUY

A brand new home has many advantages, and when you buy at Hartland Village, you are buying from Britain's leading developer of high quality, sustainable new homes.

Why choose Hartland Village?

- Wide range of homes in a highly desirable and well-connected location
- All properties covered by a 10-year warranty and two years of aftercare from St Edward
- Your own dedicated Customer Relations Manager who will guide you through the purchasing journey
- Exceptional customer service for a straight forward and enjoyable buying process
- Exceptional standards of design, build quality and specification, making your first home an excellent investment as well as affordable



**For further information about Help to Buy
please contact our Sales Consultants on
01252 755 477 or visit hartlandvillage.co.uk**

Hartland Village Sales & Marketing Suite
Ively Road, Fleet, Hampshire GU51 3GL
Open daily 10am – 6pm, 10am – 8pm on Thursdays

Photography is indicative only. Help to Buy is subject to eligibility, and only available on selected properties under £437,600 at Hartland Village. Your home may be repossessed if you do not keep up repayments on your mortgage or any other debt secured on it. Check that these mortgages will meet your needs if you want to move or sell your home or you want your family to inherit it. If you are in any doubt, seek independent financial advice. Figures can also vary based on the purchasers' salary, credit score and deposit contribution.



www.hartlandvillage.co.uk
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St Edward
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