



*Help to Buy*

## BENEFITS INCLUDE:



Buy with just a 5% deposit  
75% Mortgage  
20% Government Loan  
100% Your home



Call us in 01342 827688 | [www.rydonhomes.co.uk](http://www.rydonhomes.co.uk) |  @RydonHomes

We know its not easy buying your first home or moving up to a new one. At Rydon Homes we want to help you buy the home you need for you or your family. With the Government's Help to Buy scheme that dream can now be a reality.

Help to Buy means you can buy your first home, or your next home, with just a 5% deposit and a 20% Government loan.

## DON'T JUST TAKE OUR WORD FOR IT



Help to Buy has really made a difference to us; it helped us purchase a home sooner rather than later in the area we want to live. Our new home is beautiful and in a great location within easy walking distance of the railway station which was really important to us.



**Jake & Laura**  
(Graphic Designer & Account Manager)



### TYPICAL EXAMPLE

COST OF YOUR NEW HOME	£300,000
5% DEPOSIT	£15,000
20% EQUITY	£60,000
75% MORTGAGE	£225,000
<b>TOTAL</b>	<b>£300,000</b>

### NEXT STEPS

Rydon Homes are offering Help To Buy at selected developments. Please visit our website: [www.helptobuy.co.uk/helptobuy](http://www.helptobuy.co.uk/helptobuy)  
For details of participating developments.

Your home may be repossessed if you do not keep up repayments on your mortgage or other debt secured on it.

For more information please ask our Sales Executive.

### HERE'S HOW IT WORKS

1. Choose from our range of stunning new homes available under the scheme, up to a maximum purchase price of £600,000.
2. To secure your home you'll need a deposit of 5% of the purchase price.
3. We'll put you in touch with our independent mortgage advisors, New Homes Mortgage Helpline, to take you through the pre-qualification process and your mortgage application. You'll need to secure a conventional mortgage for 75% of the purchase price and, subject to approval, the Government will lend you up to 20% of the purchase price through an equity loan.
4. You'll need to pay a 5% deposit and a reservation fee to complete your purchase and secure your new home.

## THERE ARE MANY BENEFITS TO BUYING NEW

The standard of home building in the UK has been higher than it is today. We are investing huge amounts of resources into the quality of our properties and here are our top reasons to buy a new Rydon Home:

- You can move into your new home as soon as it is complete, there is no forward chain.
- Being brand new, your new home should not need modernising, updating, refurbishing or redecorating for several years to come.
- With a Rydon Home you get a fresh new start and a blank canvas to make it your own, with more choice, styles and designs to suit your needs.
- New homes are designed to comply with the very latest government building regulations, and are already fitted with up to date heating systems, excellent wall and loft insulation and double glazed windows and doors.
- Peace of mind with a full 10 year NHBC Buildmark warranty and our 2 year customer service guarantee.
- Professional advice and customer service every step of the way.
- Everything is clean, unused and new.

**These are some of the many benefits of buying a new home over a second-hand home. For development specific benefits speak to one of our Sales Executives or view the development you are interested in on our website.**

