



Get started, with

EasyStart

from Thomas Homes

Own a brand new Heritage Plaza apartment with just **5% deposit.**

Benefits of **EasyStart** include:

Very low deposit

Struggling to save a 20% deposit? With **EasyStart** you could buy your own home for as little as 5% deposit.

Ideal for first time buyers

Get on the property ladder now and enjoy your new home immediately.

Low monthly payments

It's not just the deposit that's low - ask our sales team for a current example of typical repayments.

Heritage Plaza
SWINDON

Terms & conditions apply.
Please see reverse or ask our sales team for details.

EasyStart. How it works.

EasyStart is an equity share scheme where you only have to pay 85% of the property price upfront (or greater if you can afford more).

With EasyStart, you need just a 5% deposit and then take out a mortgage as normal to purchase your property, and this would be for 80% of the purchase price. This is known as the 'first charge'. The balance is provided by Thomas Homes and is known as the 'second charge'.

You have to pay the outstanding 15% (second charge) of your property by the end of 10 years based on its market value at that time. You can do this in stages. Each repayment must be for a minimum of 5% of the market value of your property at the time of repayment.

Interest is charged monthly at the low fixed rate of 5% typical APR (annual percentage rate of charge) on the deferred amount owed to Thomas Homes.

You can also sell your property at any time within the 10 years and keep your share of the sale price. Thomas Homes is entitled to the percentage share of the market value it holds in the property at the time you sell it. This means you benefit from any increase in value of your property.

These particulars are for illustration only. Our policy is to continuously develop ways to assist our customers and individual aspects of any incentive may vary from time to time. Consequently, these particulars should be treated as general guidance only and cannot be relied upon for the purposes of any statute as accurately describing any of the specified matters. Nor do they constitute a contract, part of a contract or a warranty. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Thomas Homes Ltd, Arlington House, Curridge, Thatcham RG18 9EF

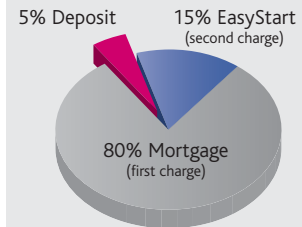
Terms & Conditions

- **EasyStart** is not available to cash buyers or investors.
- You must buy the Thomas Homes property with a mortgage and it must be your principal residence.
- Normal fees apply to the purchase of your new home.
- Stamp Duty is payable on the full price of the property.
- Any fees or terms and conditions associated with your mortgage will apply as normal.
- Standard fees and costs will be incurred as part of the repayment process (e.g. valuations).
- **EasyStart** is only available on selected plots at certain Thomas Homes developments. The scheme may be withdrawn at any time.
- No other incentive schemes can be used in conjunction with **EasyStart**.
- Full terms and conditions are detailed in the contract.

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EasyStart. Buy your home with a much smaller deposit.



Please speak to our sales team for more details.