



“ Will it help if my parents pay the deposit? ”



YES

“ Will we really get 10.25% return on our investment? ”



Family Bond lets you buy your own home with your family's help

With the help of our Family Bond*, you're now in a position to buy your first home – and your parents or family member are all set to reap a substantial reward for helping.

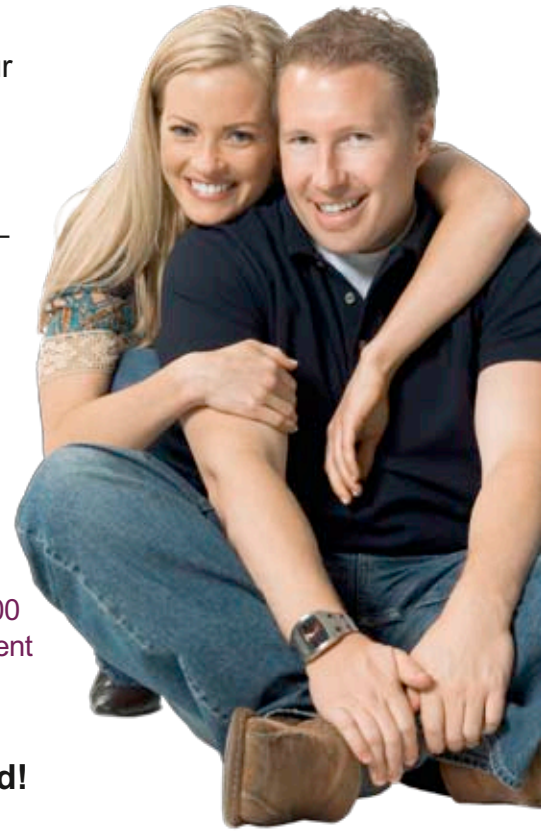
With many lenders now requiring a minimum deposit of 25%, owning your first home has become more difficult. But Family Bond can help – so you take advantage of low interest rates, and they earn 10.25% on their investment for two years!

Here's how it works:

- A family member provides up to 25% towards the purchase of the property
- They earn 10.25% p.a. on the amount provided for two years
- You secure the home you want!

Typical example: Based on buying a 2 bedroom apartment priced at £125,000 with a 25% payment of £31,250, you need a mortgage of £93,750. The payment earns a massive return of £6,407 at the end of year 2!

For further details of this market-leading initiative, contact your nearest development. But hurry – availability is limited!



*On selected homes and developments only, subject to scheme rules. Terms and conditions apply.



Your questions answered



Q: Can anyone fund up to 25% of the purchase price?

A: Yes – providing they are a family member.

Q: Do they have to invest 25%?

A: The payment is capped at 25% but some lenders will accept a smaller payment, depending on your personal circumstances. Our recommended financial advisors, New Homes Mortgage Helpline, will be able to advise on the range of mortgages available to you.

Q: Can I use any mortgage provider?

A: The Family Bond Initiative is only available through New Homes Mortgage Helpline, who will advise on the range of lenders available.

Q: Is Family Bond available on all homes?

A: No – the initiative is only available on selected homes. Please ask your Sales Advisor for details.

Q: How is the payment provided by the family member protected?

A: We would advise talking to our recommended Solicitors, who are briefed on the initiative. They will be able to talk you through the options available to you, such as setting up a Deed of Trust, in order for the payment to be secured for changes in personal/future circumstances.

Q: How is the 10.25% interest paid out?

A: The sum will be paid to the family member providing the payment, on legal completion, by Galliford Try Homes.

Q: Is the interest guaranteed for a 2 year period?

A: Yes – the interest is calculated at day one and payable on legal completion.

Q: What do I do now?

A: Contact your nearest development or call New Homes Mortgage Helpline on 01206 240 800



GALL28/AUGUST 2009

