

Forces Help to Buy*

The new **Forces Help to Buy scheme** offers regular armed forces personnel a loan of up to 50% salary, capped at £25,000, interest free and repayable over a 10 year period. This is to aid those needing to find a deposit to buy their own home.

The interest free loan can also be used in conjunction with Help to Buy: Equity Loan, so a 5% deposit from personal savings may not be necessary to secure a 20% government equity loan and a conventional 75% mortgage. This combined use of both schemes presents a great opportunity for armed forces personnel to buy their first home or move to another with reduced mortgage rates.



BENEFITS INCLUDE:

- Forces loan available in conjunction with Help to Buy
- Just a 5% deposit needed
- 75% mortgage and 100% your home
- The remaining 20% is provided as an equity loan from the government
- Contact us to discover how you could step on or up the property ladder today

HERE'S HOW IT WORKS

1. Choose from our range of stunning new homes available under the Help to Buy, equity loan scheme (up to a maximum purchase price of £600,000 in England and £300,000 in Wales).
2. We'll put you in touch with our independent mortgage advisors, New Homes Mortgage Helpline (NHMH), to take you through the Help to Buy 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.
3. The remaining 5% deposit will be funded by your Forces loan, and/or from your own savings and NHMH will help guide you through the JPA process.
4. Once your Forces loan application has been approved you'll need to pay your 5% deposit and a reservation fee of £500 to complete the purchase and secure your new home.

For full Terms and Conditions visit our website lindenhomes.co.uk/forceshelptobuy

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

Linden Homes **Forces Help to Buy**



Photographs show typical Linden homes, which may include optional upgrades or extras available at additional cost. Please ask your Sales Executive for details. *Subject to Forces Help to Buy terms and conditions. Available on new build homes only up to £600,000, subject to the government's Help to Buy terms and conditions and only available to customers where a primary mortgage is secured. XGALL339/April 2014. Galliford Try Homes Limited is trading as Linden Homes. Registered in England. No. 03158857 Reg. Office: Cowley Business Park, Cowley, Uxbridge, Middlesex UB8 2AL

JOB NUMBER	TITLE	PG	VERSION	DATE	Size at 100%
XGALL339	Forces Help to Buy Leaflet A4	1	2	23/05/2014	A4 1PP
DESIGNER	Org A/W A/W AMENDS			C:	DATE:
	SG SG				