



easystart



Totally yours
for **85% of the
price** now!*

You could buy your dream home right now but pay as little as 85% of the purchase price through Taylor Wimpey's fantastic **easystart*** scheme.

- Own 100% of your new house for 85% of the price now, on homes up to £150,000.
- You pay no interest or rent on the other outstanding amount for 10 years!
- You have up to 10 years to repay the outstanding amount at market value.
- Your home is 100% yours from day one.

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Believe you can't afford your own home? Get... The Facts.

Struggling to get on or move up the property ladder? easystart is the scheme for you.

But hurry, this offer is limited and only available on selected homes, up to £150,000, throughout the country.

How could the easystart scheme work for me?

Q How can I buy a new home for as little as 85% of the price?

A You reserve your home, you pay a 5% Deposit on exchange and you pay 80% of the purchase price via your prearranged mortgage. We will loan the remaining amount (15%), secured by a legal charge for up to 10 years with no rent or interest payable*

Q What happens to the outstanding loan after 10 years?

A You will settle the loan at the end of the 10 year period either by selling your property or extending your mortgage to cover the outstanding balance. You can do this at any point during the 10 year period.

Q Do I have to pay the outstanding loan back in one whole sum?

A The loan can be repaid in up to 3 instalments during the first 10 years. At the end of 10 years the loan must be repaid in full.

Q Are there any other costs associated with the repayment of the loan?

A You will only have to pay valuation costs and solicitor's fees on full or part repayment of the loan within the first 10 years.

Q How do I know how much the outstanding 15% will be?

A The value will be determined by the actual sale price where there is a sale, or by agreeing a price based on the average of two independent valuations when you remortgage, transfer or make an earlier repayment, or at the end of the 10 year period.

Q What happens if the value of my home has increased due to home improvements?

A During the valuation to determine the actual value of the 15% loan, any significant additions or improvements you have made e.g. conservatories or extensions, will not be taken into account, the value of these items will be disregarded.

Q What happens if the value of my house falls?

A You will only pay 15% of the value determined at the point of transfer, sale or at the end of the 10 year period. If the value has fallen you will only ever pay 15% of that value.

Q Can I use this scheme if I am investing in a buy to let?

A No, however, we have other schemes available specifically for investors.

Q What happens if my circumstances change during the loan period?

A In circumstances of genuine hardship the position will be reviewed.

Q How can I find out if I can afford it?

A Speak to your Taylor Wimpey Sales Executive who will pass your details to an Independent Mortgage Advisor. They will advise you if you can afford it. Your Sales Executive will also put you in touch with a team of recommended solicitors.

Our Taylor Wimpey Team are on hand to answer any further questions you may have. easystart could be just what you need to get you moving on to, or further up, the property ladder.



*Offers available on selected plots and developments only, visit our website taylorwimpey.co.uk/easystart for full details of the terms and conditions of the offers, or request full details from your local Taylor Wimpey office. Photography is indicative of Taylor Wimpey homes.