

**East Anglia**

Norwich  
Tel: 01603 667 663

**Eastern**

Leeds  
Tel: 0113 202 2200  
Sales Hotline: 0113 202 2288

**London & Southern**

Elstree  
Tel: 020 8731 3800  
Sales Hotline: 020 8731 3831

**Midlands**

Halesowen  
Tel: 0121 421 8300  
Sales Hotline: 0121 421 8338

**North West**

Altrincham  
Tel: 0161 905 1727  
Sales Hotline: 0161 905 8652

**Scotland**

Glasgow  
Tel: 0141 773 5710  
Sales Hotline: 0141 773 5777

**South Wales & South West**

Cardiff  
Tel: 029 2081 1888  
Sales Hotline: 029 2081 4081



## Help to Buy – Wales

Move with as little as 5% deposit

[lovell.co.uk](http://lovell.co.uk)

**LOVELL**  
HOMES

A MORGAN SINDALL GROUP COMPANY



Cefnogr gan  
Lywodraeth Cymru  
Supported by  
Welsh Government

**LOVELL**  
HOMES

## Help to Buy - Wales\*

A new way to a new Lovell home



**£9,000**

5% Buyers Deposit

**£36,000**

20% Equity loan†

**£135,000**

75% Mortgage

- ✓ You can buy your home with just a 5% deposit\*
- ✓ Help to Buy - Wales is not just open to first-time buyers\*\*\*
- ✓ You'll only need a minimum of a 5% deposit and a mortgage for up to 75% of the property value
- ✓ The Welsh Government will lend you up to 20% of the property value
- ✓ The scheme is available on selected Lovell homes throughout Wales costing up to £300,000.

## At last - real, positive help to buy your next home!

It could be your first step onto the housing ladder or maybe your growing family needs to spread its wings.

Either way, Help to Buy - Wales offers you a loan of up to 20% of the value of a brand new Lovell home\*. Interest will only be payable on the loan after five years.

All you need is a 5% deposit and a mortgage from a bank or building society for the remaining amount. The equity loan can then be repaid at any time within 25 years or when you sell your home. The Government-supported scheme is a way of helping more people across Wales to become property owners, which means that the new Lovell home you've been dreaming about is now within reach.



† The equity loan will be repaid at the same percentage, so if you decide to sell after 5 years and your home has a market value of £216,000 (an increase of 20%), you will need to repay £43,200 (a 20% increase on the original £36,000 loan).

\*Help to Buy - Wales scheme is available on selected properties in Wales, on homes up to £300,000. Interest will be payable on the equity loan after five years, at an annual gross rate of 1.75%, rising at the RPI plus 1% per year thereafter. There will be a £1 per month administration fee, commencing upon receipt of the equity loan. The equity loan repayment sum will be calculated using the same loan percentage of the price of the property or its market value at the time of future sale/mortgage repayment, whichever is greater. Scheme is available subject to terms and conditions, but is not available to investors. Lovell cannot advise you on a mortgage. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY DEBT SECURED ON IT. Full details available upon request.