

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

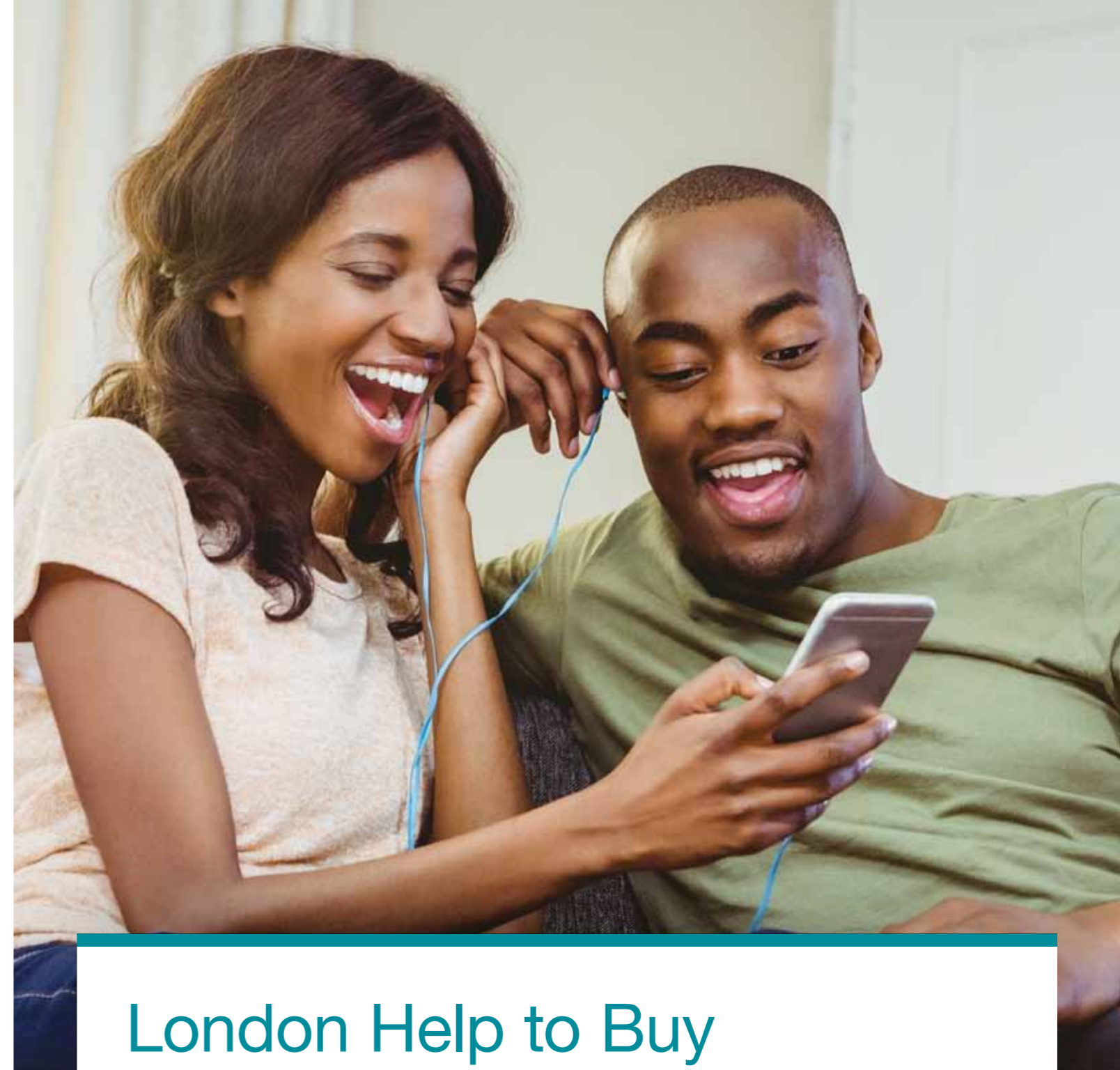
Altrincham
Tel: 0161 905 1727
Sales Hotline: 0161 905 8652

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



London Help to Buy

Move with as little as 5% deposit

lovell.co.uk

LOVELL
HOMES

A MORGAN SINDALL GROUP COMPANY



Backed by
HM Government

LOVELL
HOMES

London Help to Buy Equity Loan*



£20,000
5% Buyers Deposit

£160,000
40% Equity loan†

£220,000
55% Mortgage

- ✓ You can buy your home with just a 5% deposit*
- ✓ London Help to Buy equity loan is not just open to first-time buyers***
- ✓ You'll only need a minimum of a 5% deposit and a mortgage for up to 55% of the property value
- ✓ The government will lend you up to 40% of the property value
- ✓ The scheme is available on selected Lovell homes costing up to £600,000 within Greater London.

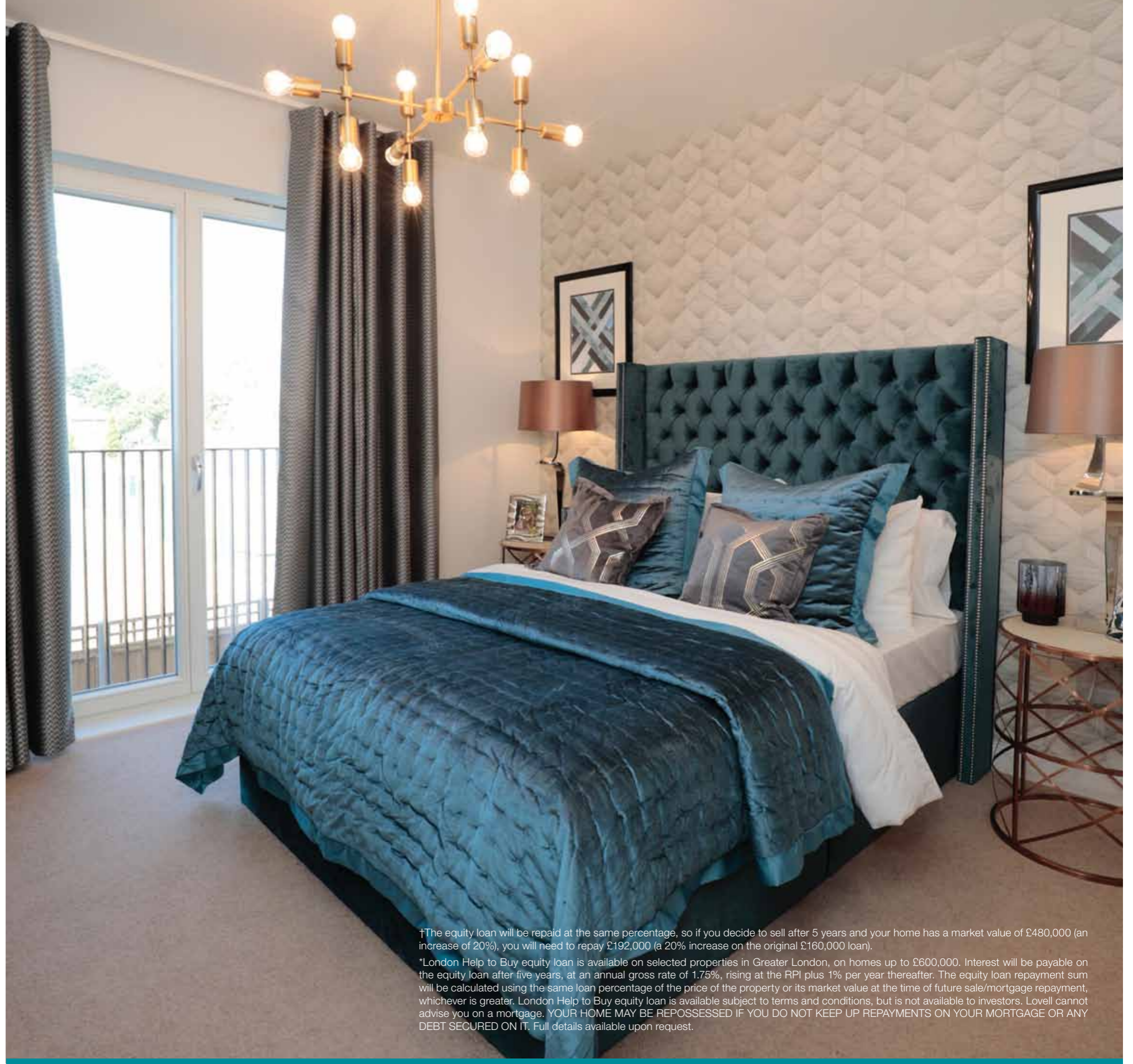
At last - real, positive help to buy your next home!

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

Either way, London Help to Buy equity loan offers you a loan of up to 40% 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 - please check with your mortgage provider for availability, as each has their own criteria when using the scheme. The equity loan can then be repaid at any time within 25 years or when you sell your home.

The government-backed scheme is a way of helping more people within Greater London 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 £480,000 (an increase of 20%), you will need to repay £192,000 (a 20% increase on the original £160,000 loan).

*London Help to Buy equity loan is available on selected properties in Greater London, on homes up to £600,000. 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. 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. London Help to Buy equity loan 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.