



To find out how you can apply for the Help to Buy scheme to secure your Yelcon Home, please ask your sales advisor.



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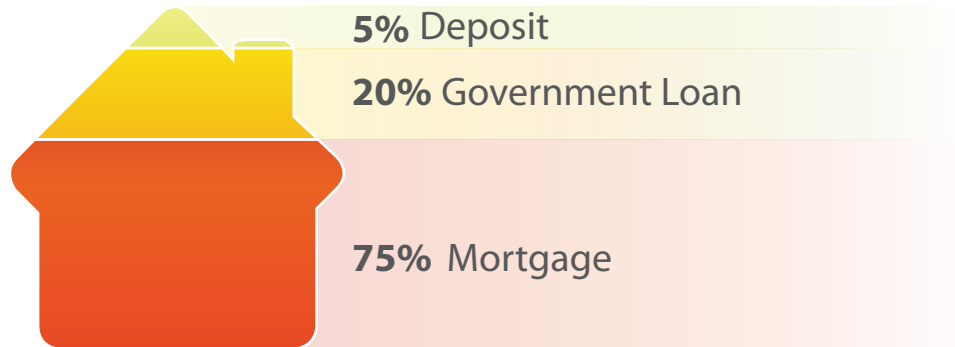
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## BUY YOUR NEW YELCON HOME WITH THE HELP TO BUY SCHEME

Whether you are a first time buyer or an existing homeowner -  
you could own 100% of your home with just a 5% deposit.

Owning a new build Yelcon Home has never been easier with the 'Help to Buy' scheme. The scheme has been introduced by the government to help more buyers to get on the housing ladder by making buying easier.



### Here's how it works:

- Choose your new Yelcon Home (maximum purchase price £600,000).
- You will need to provide a 5% deposit
- Up to 20% equity loan from the Government\*
- You borrow the balance comprising: 75% mortgage from a bank or building society\*

\*Subject to status. Help to Buy terms and conditions apply.



### Terms and conditions:

Mortgages will be offered by a third party and will be subject to status. Help to Buy terms and conditions apply, please check with your lender.

## Frequently Asked Questions

### What is Help to Buy?

Help to Buy is a Government-backed scheme which helps first time buyers and existing home owners purchase a home with as little as 5% deposit and an equity loan of up to 20% of the value.

### Is Help to Buy just for first-time buyers?

No, it is for first time buyers and existing home owners. The scheme is only available for new home purchases.

### Is the Help to Buy scheme suitable for a buy-to-let property?

No, the scheme is only available for new properties occupied by mortgage applicants.

### How does the 20% Equity Loan work?

The Help to Buy Equity Government loan is available up to 20% of the property value. It can be repaid at any time within the first 25 years (or the terms of mortgage) or alternatively when the property is sold.

### What is the maximum property purchase price?

The maximum home purchase price with Help to Buy Equity Loan in England is £600,000

### What are the fees for the Equity Loan?

In England and Wales, there are no loan/interest fees for the first 5 years of owning your new home. In fact the fees are only introduced in the 6th year and will be 1.75% of the loan's value. After this, the fee will increase every year based on the retail prices index % rate plus 1%. It is important to note that the fees will not be used to reduce the capital borrowed.

### Am I able to get an interest only mortgage using Help to Buy?

No, the scheme is only available in relation to capital repayment mortgages.

### What sort of mortgages does the scheme cover?

There is a range of mortgage rates available under the scheme so you can choose a mortgage to suit you. The scheme is not available for interest only mortgages only repayment mortgages.

### Your home may be repossessed if you do not keep up repayments on your mortgage or other debt secured on it.

If you require further detailed information on the Help to Buy Scheme please visit: <http://www.helptobuy.org.uk>

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