

OWNING A BRAND NEW HOME  
COULD BE EASIER THAN YOU THINK...



JUST A  
5%  
DEPOSIT

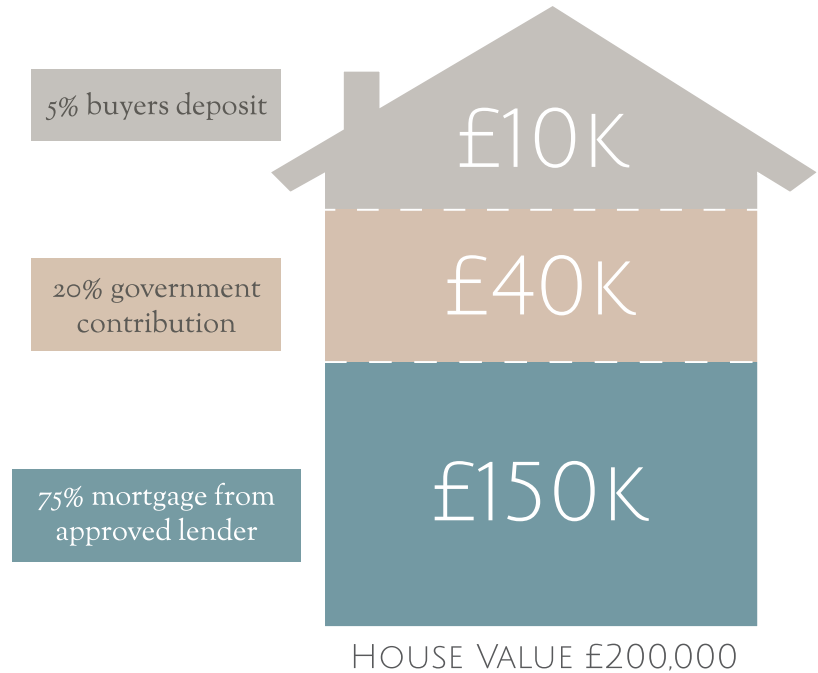
#### HELP TO BUY EQUITY LOAN SCHEME - TERMS AND CONDITIONS

The Help to Buy Equity Loan scheme has specific terms and conditions and is subject to affordability criteria as prescribed by Homes England. The scheme is also subject to specific mortgage lender conditions and qualifications and not to be used in conjunction with another purchase assistance scheme. Ask our sales advisors for details.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.



## HELP TO BUY EQUITY LOAN SCHEME HOW DOES IT WORK?



Whether you're a first time buyer looking to purchase your first property, or an existing homeowner looking to step up the property ladder, a Help to Buy Equity Loan could get you your dream home.

A Help to Buy Equity Loan is exclusive to new-build homes, and combines your 5% deposit with an equity loan from the Government of up to 20% of the property's value, leaving you requiring just a 75% mortgage.

With the Help to Buy Equity Loan scheme requiring just a 5% deposit, and with mortgage rates at their lowest on record, this really could be the time to make your move!

Visit the David Ball New Homes website and try out the mortgage calculator - [www.davidballeagencies.co.uk](http://www.davidballeagencies.co.uk)