

# The new Pochin Shared Equity Scheme with no deposit required.

Now dreams can come true.

Now you can own your own home and only pay 85% of the purchase price now?\* When you reserve a beautiful new Pochin home through our fantastic shared equity scheme, easymove.

## easymove from Pochin Homes

easymove means that you own 100% of your property but only pay 85% of the price now.

We secure our equity with an interest-free loan agreement and a second charge on the property.

This great deal lasts for up to 10 years.

Purchasers can redeem the equity loan at anytime within the 10 year period by paying it off in one full payment.

## Which means

- You own 100% of your home at 85% of the price.
- You pay no interest or rent on the outstanding balance.
- You have up to 10 years to repay the outstanding balance at market value.
- Your home is 100% yours from day one.
- Mortgage protection free for the first 12 months.

## What happens when I sell my house?

If the value of the property has increased by the point of sale, the buyer and developer will both share in this increase. If the value of the property has gone down, the developer will only share the sales proceeds that are left over once the mortgage has been repaid. This provides the buyer with greater protection against negative equity.

## Next step?

Get in touch with Pochin Homes and find out just how easy it is for you to own your Pochin home. Simply give us a call on 01606 738099 and we'll get you moving sooner than you think.

### Terms and Conditions

\*Pochin Homes will provide a loan for the remaining 15% of the purchase price (depending on the deal offered) for up to 10 years, secured by a second charge over the property. The repayment sum will reflect 15% of the market value (depending on the deal offered) of the property at the time the property is sold or remortgaged. No interest is payable unless there is a default. Terms and conditions apply and full details will be provided on request. This offer is subject to status and only available on selected developments and properties. This offer is only available with other promotions at the discretion of the participating development. Applicants will need to use a mortgage Broker and Solicitor from Pochin Homes panel, who will act solely for the applicant.

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

[www.pochinhomes.co.uk](http://www.pochinhomes.co.uk)



**Don't forget we do all the hard work**