



Can't afford to get on the property ladder?  
Could a 20% loan from the Government help?



You only need a 75% mortgage



Less to borrow



Which could mean lower interest rates



Which means lower repayments

What could this mean on a £200,000 home?

75% Vs 95%  
Initial monthly payments  
£675.95 Vs £1,055.00

Initial rates  
2.54% Vs 4.49%

Subsequent rates  
3.99% Vs 3.99%

The overall cost for comparison is  
3.9% APR Vs 4.2% APR



Your mortgage will be more affordable so maybe you can:



Get on the property ladder



Afford a better home than you thought

There are conditions:



The property has to be a new build home up to a maximum price of £600,000.



Three things to think about if you are considering the Government's Help to Buy Equity Loan scheme?



1. The 20% paid by the Government has to be paid back. Interest is payable on the outstanding Government loan after the first 5 years.



2. You may be able to afford one of the increasing number of 95% mortgages now available, without a Government loan, and without being restricted to a new build purchase.



3. We recommend you seek expert mortgage advice.

Sourcing our customers the most suitable mortgages from thousands of deals  
To find out more visit [www.mortgageadvicebureau.com/helptobuyscheme](http://www.mortgageadvicebureau.com/helptobuyscheme)

Your home may be repossessed if you do not keep up repayments on your mortgage. There will be a fee for mortgage advice. The actual amount you pay will depend upon your circumstances. The fee is up to 1% but a typical fee is 0.3% of the amount borrowed.

The actual rate available will depend upon your circumstances. Ask for a personalised illustration. The rate shown is available as at 10 April 2014 and may not be available to all customers.