

## PRICE LIST

### DEVELOPMENT

Moat at Spencers Park

### LOCATION

Thistle Hill, near Minster, Isle of Sheppey, Kent, ME12 3RU

PLOT NO./ POSTAL ADDRESS	TYPE	PRICE	AVAILABLE FROM
Plot 65, 17 Aspen Drive	Two bedroom end of terrace house	£145,000	35% = £50,750
Plot 66, 19 Aspen Drive	Two bedroom mid terraced house	£140,000	35% = £49,000
Plot 67, 21 Aspen Drive	Two bedroom end of terrace house	£145,000	35% = £50,750
Plot 62, 11 Aspen Drive	Two bedroom second floor apartment	Reserved	25% = £28,750
Plot 63, 13 Aspen Drive	Two bedroom ground floor apartment	£115,000	25% = £28,750
Plot 64, 15 Aspen Drive	Two bedroom first floor apartment	£115,000	25% = £28,750

**What can you afford?  
See overleaf...**



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### AFFORDABILITY

#### Example of monthly repayments for a two bedroom apartment at £115,000 : E.g. No.11

SHARE VALUE	25%	45%	65%
MORTGAGE	£28,750	£51,750	£74,750
MONTHLY	£200.63	£361.13	£521.63
RENT PAYABLE*	£197.66	£144.95	£92.24
SERVICE CHARGE	£60.00 ( TBC)	£60.00 (TBC)	£60.00 (TBC)
TOTAL	£478.92	£566.08	£673.87

Minimum income Single £16,000 Joint £18,000

#### Example of monthly repayments for a two bedroom house at £145,000: E.g. No.17

SHARE VALUE	35%	45%	65%
MORTGAGE	£50,750	£65,250	£94,250
MONTHLY	£354.15	£455.33	£657.70
RENT PAYABLE*	£215.99	£182.76	£116.30
SERVICE CHARGE	£35 (TBC)	£35.00(TBC)	£35.00(TBC)
TOTAL	£605.14	£673.09	£809.00

Minimum income Single £20,250 Joint £22,750

\*Includes Rent, Management Fee and Buildings Insurance

N.B. Mortgage amounts are estimates only and are based on a repayment mortgage over 25 years at an interest rate of 6.25%.

The above purchase prices are valid for three months from June 2010, hence prospective purchasers should be aware that prices may change after April 11 if the property is unreserved. Your home is at risk if you do not keep up repayments on a mortgage, rent or other loan secured on it. Please also note that the market value of properties can go down as well as up.

This information can be made available in large text, audiotape or electronic format. We offer Language Line services to people whose first language is not English. If you require either of these services please contact us.

Moat Homes Limited is a charitable housing association

Figures correct as of 21 July 2010