

# 'Piece of cake' with Help to Buy

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Whether you are a first-time buyer or an existing homeowner, Kebbell is here to make things easier.

**Kebbell** EST. 1953  
FOR HOW YOU LIVE

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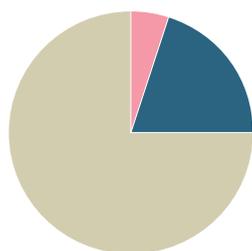


Including Help to Buy  
for Armed Forces

With the Government-backed Help to Buy scheme, all you need is a 5% deposit and you could receive up to 20% of the property value through a Government loan. This means you will only need to secure up to a 75% mortgage from a bank or building society on a Kebbell home up to the purchase price of **£600,000**.

Experience the timeless quality and understated luxury of a Kebbell home with Help to Buy.

**Example: to purchase a Kebbell home worth £300,000**



Buyers deposit	(5%)	£15,000
Government loan	(20%)	£60,000
Required mortgage	(75%)	£225,000

**Key features of the Help to Buy equity loan**

- You own 100% of your new Kebbell home.
- You only need a 5% deposit and a 75% mortgage.
- The Government will lend you up to 20% of the property value through an equity loan which can be repaid at any time or on the sale of your home.\*
- You will not be charged fees on the 20% loan for the first five years of owning your home.
- Equity loans are available to existing homeowners looking to move as well as first-time buyers.
- Available on new build properties worth up to £600,000.
- Help to Buy is not available if you own any other properties, or with part exchange.

\*The equity loan will need to be repaid when the property is sold or after 25 years



## Help to Buy for Armed Forces

We are very proud to be able to support our service personnel by offering the Government-backed Armed Forces Help to Buy scheme.

To be used alongside the regular Help to Buy equity loan, this scheme enables service personnel to **borrow up to 50% of their annual salary**, to a maximum of £25,000. This can be used towards a deposit and other costs such as a solicitor's and an estate agent's fee.

**You are eligible for this scheme if you...**

- Have completed the pre-requisite length of service.
- Have more than 6 months left to serve at the time you apply.
- Meet the necessary medical criteria.

It is recognised that there may be instances where exceptions to the standard rules may be justifiable, especially where there are extenuating medical and personal circumstances.

By using Help to Buy, purchasing a beautiful new Kebbell home has never been more affordable.



**For more information please contact:  
020 8428 6221 or sales@kebbell.co.uk**

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