

Hunts Cross Village, Alderman Road, Liverpool, L24 9LG

Specification							Apartment Value			Rental v. Interest			Fees and Costs							Reservation	
Plot No	Floor	Type	Parking	Sq.Ft	No of Beds	No of Baths	Market Price*	Discount	Discounted Price	Monthly Interest Cost @ 6.69% Based on 75% LTV	Rentals as per Valuation**	Interest Cover	MFL Broker Fees	PFL Fee	Legal Fees, PFL Assignment Fee and Bridging Loan***	Stamp Duty	Valuation fee (Estimated)****	Cashback	Total Fees & Costs	Refundable Reservation Fee (Refundable within 48hrs)*****	
380	First	Windermere	Yes	641	2	1	£137,995	£34,499	£103,496	£577	£550	95%	£1,294	£4,140	£1,628	Exempt	£399	£0	£7,461	£1,000	Available
381	Second	Windermere	Yes	641	2	1	£139,995	£34,999	£104,996	£585	£550	94%	£1,312	£4,200	£1,628	Exempt	£399	£0	£7,539	£1,000	Available
382	Second	Windermere	Yes	641	2	1	£139,995	£34,999	£104,996	£585	£550	94%	£1,312	£4,200	£1,628	Exempt	£399	£0	£7,539	£1,000	Available
383	Ground	Buttermere	Yes	610	2	1	£134,995	£33,749	£101,246	£564	£550	97%	£1,266	£4,050	£1,628	Exempt	£399	£0	£7,342	£1,000	Available
384	Ground	Buttermere	Yes	610	2	1	£134,995	£33,749	£101,246	£564	£550	97%	£1,266	£4,050	£1,628	Exempt	£399	£0	£7,342	£1,000	Available
385	First	Windermere	Yes	641	2	1	£137,995	£34,499	£103,496	£577	£550	95%	£1,294	£4,140	£1,628	Exempt	£399	£0	£7,461	£1,000	Available
386	First	Windermere	Yes	641	2	1	£137,995	£34,499	£103,496	£577	£550	95%	£1,294	£4,140	£1,628	Exempt	£399	£0	£7,461	£1,000	Available
387	Second	Windermere	Yes	641	2	1	£139,995	£34,999	£104,996	£585	£550	94%	£1,312	£4,200	£1,628	Exempt	£399	£0	£7,539	£1,000	Available
388	Second	Windermere	Yes	641	2	1	£139,995	£34,999	£104,996	£585	£550	94%	£1,312	£4,200	£1,628	Exempt	£399	£0	£7,539	£1,000	Available
389	Ground	Kendal	Yes	768	2 + Study	1	£150,995	£37,749	£113,246	£631	£550	87%	£1,416	£4,530	£1,628	£1,510	£399	£0	£9,482	£1,000	Available
390	Ground	Kendal	Yes	768	2 + Study	1	£150,995	£37,749	£113,246	£631	£550	87%	£1,416	£4,530	£1,628	£1,510	£399	£0	£9,482	£1,000	Available
391	First	Kendal	Yes	768	2 + Study	1	£152,995	£38,249	£114,746	£640	£550	86%	£1,434	£4,590	£1,628	£1,530	£399	£0	£9,581	£1,000	Available
392	First	Kendal	Yes	768	2 + Study	1	£152,995	£38,249	£114,746	£640	£550	86%	£1,434	£4,590	£1,628	£1,530	£399	£0	£9,581	£1,000	Available
393	Second	Kendal	Yes	768	2 + Study	1	£154,995	£38,749	£116,246	£648	£550	85%	£1,453	£4,650	£1,628	£1,550	£399	£0	£9,680	£1,000	Available
394	Second	Kendal	Yes	768	2 + Study	1	£154,995	£38,749	£116,246	£648	£550	85%	£1,453	£4,650	£1,628	£1,550	£399	£0	£9,680	£1,000	Available
395	Third	Ambleside	Yes	1029	3	2	£169,995	£42,499	£127,496	£711	£550	77%	£1,594	£5,100	£1,628	£1,700	£399	£0	£10,421	£1,000	Available
396	Third	Ambleside	Yes	1029	3	2	£169,995	£42,499	£127,496	£711	£550	77%	£1,594	£5,100	£1,628	£1,700	£399	£0	£10,421	£1,000	Available

* The market values & ** rentals given have been provided from a RICS registered valuer for mortgage purposes. You may achieve less than these figures when you sell or rent the property. No liability is given to any third party if this occurs.

*** The Legal Fees exclude miscellaneous charges such as; Land registry fees, Government tax form fee, Engrossment fee, Ground rent and service charge. Notice of mortgage fee (plus vat), Funds transfer fee, Our fee for transferring funds & Landlords notice. In addition to this there maybe an additional valuation fee and lender related fees when arranging finance.

**** This fee is for indicative purposes only and the actual fee you pay may be greater. The valuation fee excludes cost for a re-inspection if applicable. ***** Once the 48 hrs "cooling-off period" has expired, this amount is forwarded to the solicitor/developer. This fee will be used to offset the miscellaneous costs.

Property for Life obtain independent valuations prior to all releases, and only release when a development returns a valuation report equivalent to 100% of the developer's asking price. (Each valuation report is carried out via a member of the Royal Institute of Chartered Surveyors who is also the appointed valuer acting on behalf of the bank providing you the Buy To Let mortgage)

Realistic rental figures are provided on the front detail page. The estimated monthly interest is based on an 75% buy to let mortgage 6.69% and a rental coverage of: 77%

The Interest rate available to you will depend on your individual circumstances, loan amount, and also depends on periodic changes from the lending companies. Please speak to our Mortgage brokers to ascertain the level of interest available to you. Lender related fees may be payable when arranging finance. Mortgages are subject to status.

Outline Indicative Investment Appraisal for Hunts Cross Village, Alderman Road, Liverpool, L24 9LG

Current Market Value	Discount to Investor	Mortgage Available	Cashback on Completion (Subject to mortgage)	Stamp Duty	Valuation Fee (Estimated)	All legal Fees + VAT & Assignment Fee	PFL Fee + MFL Broker Fee (Based on 85% LTV)	Fees & Costs on completion
137,995	34,499	103,496	-	Exempt	399	1,628	5,434	7,461

TEN YEAR CASH FLOW FORECAST

Year	Rental Income per annum (a)	Mortgage Repayments (interest only) (b)	Ground Rent per annum (c)	Service Charges per annum (d)	Lettings & Management Fees per annum (e)	Void Period per annum (f)	Net Flow per annum a-(b+c+d+e+f)	Capital Appreciation	Return On Capital Employed
1	6,600	6,924	80	828	594	508	2,334	6,900	61%
2	6,930	6,924	81	836	624	533	2,068	7,245	69%
3	7,277	6,924	82	845	655	560	1,788	7,607	78%
4	7,640	6,924	82	853	688	588	1,494	7,987	87%
5	8,022	6,924	83	862	722	617	1,186	8,387	97%
6	8,423	6,924	84	870	758	648	861	8,806	106%
7	8,845	6,924	85	879	796	680	520	9,246	117%
8	9,287	6,924	86	888	836	714	161	9,709	128%
9	9,751	6,924	87	897	878	750	216	10,194	140%
10	10,239	6,924	87	906	921	788	613	10,704	152%

Calculation are based on following assumptions

Increase in House Price (Average taken over 10 years)	5%
Interest rate (variable)	6.69%
Ground Rent increase (per annum)	1%
Service charge increase (per annum)	1%
Lettings fees paid (per annum)	9%
Void Period (Weeks)	4
Mortgage (Loan To Value)	75%
Increase in Rent (per annum)	5%
Rental Income Per Week	126.92

Equity Withdrawal

Based on the assumptions used for the above calculations and on current lending criteria you could remortgage at any time from Year 2 to Year 10 and withdraw a capital sum in the region of -	
Year 2	£14,144
Year 3	£21,751
Year 4	£29,739
Year 5	£38,125
Year 10	£86,784
PFL recommend with any property investment you should wait a minimum of 2 years before you can expect to remortgage and withdraw additional equity	

Please Note: The above calculations do not take into account any OPTIONAL cashback

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**Schedule of Payments for
Hunts Cross Village, Alderman Road, Liverpool, L24 9LG**

Property Detail	Amount Due	Timescale
Property Market Value (valued by RICS registered surveyor)	£ 137,995	
Discount (assisted deposit)	-£ 34,499	
Discounted Price	£ 103,496	
Payments Due on, And After Reservation		
Reservation Fee (Refundable within 48 hours)	£ 1,000	On Reservation
PFL Fee	£ 4,140	On Day 3
MFL Broker Fees of 1.25% (Based on 75% LTV)	£ 1,294	On Receipt of Mortgage Application
Valuation Fee (Estimated)	£ 399	On Receipt of Mortgage Application
Total Payment on Reservation	£ 6,833	
On Completion		
Legal Fees (Excluding Miscellaneous Charges. Contact Solicitor for Exact Costs)	£ 1,628	1 Week Prior to Completion
Stamp Duty	Exempt	On Completion
Refunded Reservation Fee (Part or all of this original payment will be used by the solicitor to offset the miscellaneous costs)	£ 1,000	On Completion
Cashback	£ -	On Completion
Total Investment to buy property	£ 7,461	

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