



Flat no.	Floor	Outside space	Parking Included	Gross Internal Area	Full value	Price (30% share)	Deposit Required (15%*)	Interest Rate	Monthly mortgage (See note 3)	Monthly rent (2.75% unsold equity)	Monthly service charge estimate	Monthly cost estimate	Minimum household income estimate	Maximum household income
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One bedroom apartments

184	Fourth	Balcony	No	52.56 / 566	£332,500	£99,750	£19,950	1.53%	£278.08	£533.00	£180.00	£991.08	£35,728	£90,000
186	Fifth	Balcony	Yes	54.14 / 583	£347,500	£104,250	£20,850	1.53%	£290.62	£557.00	£212.00	£1,059.62	£38,191	£90,000
187	Fifth	Balcony	Yes	55.0 / 596	£350,000	£105,000	£21,000	1.53%	£292.72	£561.00	£212.00	£1,065.72	£38,411	£90,000
194	Sixth	Balcony	Yes	57.34 / 617	£355,000	£106,500	£21,300	1.53%	£296.90	£569.00	£212.00	£1,077.90	£38,850	£90,000
196	Sixth	Balcony	Yes	55.40 / 596	£352,500	£105,750	£21,150	1.53%	£294.81	£565.00	£212.00	£1,071.81	£38,630	£90,000

Two bedroom apartments

180	Fourth	Balcony x2	Yes	78.47 / 845	£455,000	£136,500	£27,300	1.53%	£380.53	£730.00	£232.00	£1,342.53	£48,366	£90,000
182	Fourth	Balcony	Yes	73.89 / 795	£455,000	£136,500	£27,300	1.53%	£380.53	£730.00	£232.00	£1,342.53	£48,366	£90,000

Tenure - Leasehold. Reservation Deposit - £500*

***It is possible to purchase at Stratford High Street with a 5% deposit rather than the 15% deposit shown above.**

For further information or to arrange an appointment to view the apartments at Stratford High Street, please contact our sales team:

By email - sales@familymosaic.co.uk

By phone - **020 7089 1315**



Important Information

Please read carefully

1. Property sizes are from plans and 'as built' dimensions may vary slightly. Area measures are for general guidance only.
2. Prices are based on a valuation carried out by a RICS approved surveyor.
3. The mortgage rate is based on a 85% repayment loan over 30 years at an interest rate of 1.97% (this assumes you will be paying a 15% deposit and interest rate as per 23 November 2016). The figure is a guide only – you must obtain advice from a qualified advisor.
4. The initial rent is 2.75% rising in line with the lease.
5. A breakdown of the estimated service charge, including items such as management fees and cleaning/ maintenance of communal areas, etc. will be made available at viewings and to your solicitor if you decide to proceed with the purchase.
6. The minimum income stated is based on a 15% deposit with no outstanding financial commitments. If you have a larger deposit the minimum income required will reduce. Outstanding financial commitments could increase the minimum income. It is also possible to purchase with a 5% deposit.
7. Your total household income needs to be under £90,000 per annum for the one, two and three bedroom homes.
8. Applicants will be required to attend a financial interview with a Mortgage Advisor appointed by Family Mosaic to assess affordability in line with Affordable Homes guidelines set by the HCA/GLA.
9. **Your home is at risk if you fail to keep up the repayments on your rent or mortgage.** Please make sure that you can afford the repayments before committing to purchase.
10. In line with the lease, pets are not permitted at the development and subletting is not allowed.
11. The £500 reservation deposit is non refundable.
12. Passing an affordability assessment with a Mortgage Advisor may not guarantee your ability to obtain a mortgage due to lender restrictions. Please speak to the panel Mortgage Advisor for more information.
13. Reserve Fund – This report will be done in year two and therefore the service charge will see an increase. At present we have been informed the charges proposed are £600 per unit per year in the absence of a capital expenditure plan from the managing agent or freeholder.
14. Please note there is a communal boiler on this site and the maintenance and servicing of the communal boiler is not included in the service charge. It is planned all maintenance, servicing and replacement costs for the communal plant will be charged through the standing charge of the heat tariff.
15. Family Mosaic do not manage the service charge budget for this development.