



Flat/ Block no.	Floor	Outside space	M2/Ft2	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	Maximum household income
<b>Two bedroom apartments</b>													
503	Fifth	Balcony	73.55/791.68	£517,500	£155,250	£23,288	1.97%	£488.99	£830.00	£179.00	£1,497.99	£48,582	£90,000

Tenure - Leasehold. Reservation Deposit - £500\*

For further information or to arrange an appointment to view the apartments  
at Charters Wharf, please contact our sales team:

By email - [sales@familymosaic.co.uk](mailto:sales@familymosaic.co.uk)

By phone - **020 7089 1315**

*Prices correct as of 10 June 2017*



## 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 8 June 2016) for one and two bed apartments. For three bedroom apartments, the mortgage rate is based on a 80% repayment loan over 30 years at an interest rate as shown above (this assumes you will be paying a 20% deposit and interest rate as per 8 June 2016). These figures are 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 (1 & 2 beds) and 20% deposit (3 beds) 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.