

My Choice Home Buy

A GOVERNMENT INITIATIVE PROMOTED BY JDS RESIDENTIAL



A shared equity product offering as much as 50% or as little as 15% towards the cost of buying a home of your choice on the open market.

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Owning your own home is now much more affordable.

The scheme works by offering between 15% - 50% equity share in the property funded by the government via a series of local HomeBuy agents who approve each applicant, (this will be done by our Financial/ Mortgage Adviser who will go through the scheme and fill in any necessary paperwork for you).

Remaining funds are made available from an approved lender such as the Halifax, who will lend the full 100% of the remaining amount (subject to affordability and credit checking). You pay a small monthly fee on the HomeBuy equity which must be included in the affordability calculations, AND you are also eligible for £1,500 towards the moving costs.

Unlike previous Government initiatives this scheme is designed to enable ANY purchaser (ie not just first time buyers). It is estimated funds are available for around 1,000 properties from the initial tranche of monies. The scheme is open to Keyworkers – including public sector workers, Armed Forces, current RSL/LA tenants, first time buyers, anyone on a waiting list etc. Funds are released via local HomeBuy Agents on a 'first-come first-served basis' so you will need to be quick!

This is a Government incentive and there are limited funds, so you need to be quick and act fast.

Call 0844 800 5720 for more information.

www.jdsresidential.co.uk



Terms and Conditions: No other incentives apply with this scheme. You should use an approved Mortgage Adviser and Solicitor as recommended by JDS Residential. Your home is at risk if you do not keep up repayments on your mortgage