

Payment Plan 01



No mortgage plan

Pay a 5% initial payment towards your deposit plus £850 legal fees. Your deposit is then divided by the number of months in the build term and paid on a monthly basis.

Upon completion, remaining payments are covered by rental income over 5 years.

This option is perfectly suited to clients without large lump sums accessible or those who'd prefer to keep existing investments where they are. All payment plans provided are correct at the time of development launch.

Summary - 1 bed apartment	GBP
Purchase Price	£107,995.00
Legal Fees	£850.00
Total Amount Due	£108,845.00
Reservation Stage	
Prosperity Reservation Deposit 5%	£5,399.75
Legal Fees	£850.00
Reservation stage total due	£6,249.75
Monthly Payment Stage	£70,196.75
Deposit divided by 22 month build schedule	£3,190.76
Completion Stage	
Stamp Duty - estimated (if applicable)	£3,239.00
Rental Repayment Stage	£32,398.50
Year 1 rental payment	£7,200.00
Year 2 rental payment	£7,200.00
Year 3 rental payment	£7,200.00
Year 4 rental payment	£7,200.00
Year 5 rental payment	£3,598.50
Income	
Estimated Gross Rental Income	Per month £600.00 / Per annum £7,200.00
Estimate Yield based on above	6.67%
Expenses	
Service Charge (estimated)	£900.00
Ground Rent (estimated)	£250.00
Tenant Management Fees @ 12% + vat	£1,036.80
Total Expenses*	Per month £182.23 / Per annum £2,186.80
Income net of expenses	Per month £417.77 / Per annum £5,013.20

* plus Letting & Setup Fees

Payment Plan 02



Monthly and mortgage plan

Pay a 5% initial payment towards your deposit plus £850 legal fees. Your deposit is then divided by the number of months in the build term and paid on a monthly basis.

At completion, the balance is paid by way of an arranged mortgage or cash.

This option is perfectly suited to clients without large lump sums accessible or those who'd prefer to keep existing investments where they are. Monthly and Mortgage payment plans only available on selected plots. All payment plans provided are correct at the time of development launch.

Summary - 2 bed apartment	GBP
Purchase Price	£122,995.00
Legal Fees	£850.00
Total Amount Due	£123,845.00
Reservation Stage	
Prosperity Reservation Deposit 5%	£6,149.75
Legal Fees	£850.00
Reservation stage total due	£6,999.75
Monthly Payment Stage	£30,748.75
Deposit divided by 22 month build schedule	£1,397.67
Completion Stage	
Balance payment - by way of mortgage or cash	£86,096.50
Initial mortgage arrangement fee (if applicable)	£995.00
Stamp Duty - estimated (if applicable)	£3,689.00
Amount due at Completion Stage	£90,780.50
Income	
Estimated Gross Rental Income	Per month £650.00 / Per annum £7,800.00
Estimate Yield based on above	6.34%
Expenses	
Service Charge (estimated)	£900.00
Ground Rent (estimated)	£250.00
Tenant Management Fees @ 12% + vat	£1,123.20
Total Expenses*	Per month £189.43 / Per annum £2,273.20
Income net of expenses	Per month £460.57 / Per annum £5,526.80

* plus Letting & Setup Fees