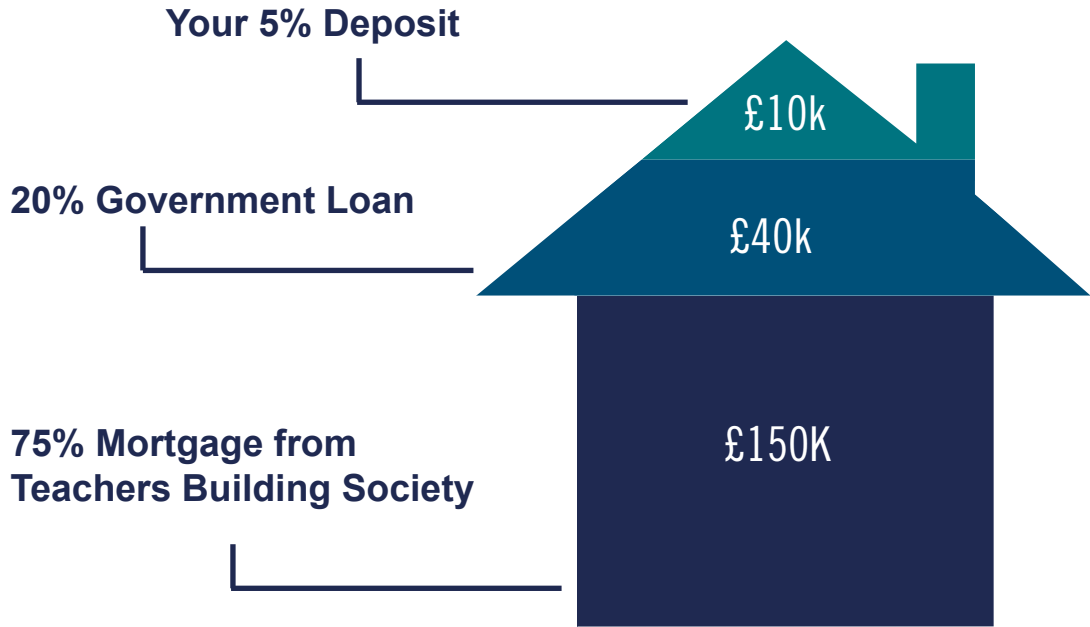


Help to Buy

With a Help to Buy: Equity Loan the Government lends you up to 20% of the cost of your newly built home, so you'll only need a 5% cash deposit and a 75% mortgage to make up the rest.

Example: house purchase value £200,000



What happens when the value of my home changes?

The equity loan must be repaid after 25 years or earlier if you sell your home and you must repay the same percentage to the Government as the initial equity loan. Eg, if you took an equity loan of 20%, you need to repay 20% of your homes value when you sell your property, or pay off the loan. The diagrams below show the amount you would repay on your equity loan linked to the future value of your home - the value of the equity loan can go up or down.

Based on above example. If your property value **increases by 10%** you would be required to pay back to the Government £44k.

Based on above example. If your property value **decreases by 10%** you would be required to pay back to the Government £36k.



**SURPRISINGLY
DIFFERENT
MORTGAGES**

Call us: 0800 378 669

Visit: teachersbs.co.uk

www.helptobuy.gov.uk

Your home may be repossessed if you do not keep up repayments on your mortgage

Teachers Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 156580. Allenvie House, Hanham Road, Wimborne, Dorset, BH21 1AG