

# Shared Equity

Own 100% of your home for 90% of the price\*



You can move into your new home with **Shared Equity\*** and a mortgage (subject to status) arranged for you by City Financial.

Features include:

- ✓ You own 100% of your new home at a reduced price
- ✓ You pay no interest or rent on the outstanding balance
- ✓ You have up to 10 years to repay the outstanding balance
- ✓ Your home is 100% yours from day one

Call Hope Homes Scotland on **01292 590442** or City Financial on **0800 389 3345** for details.

\*All mortgage offers are subject to the status of the applicant.

\* Hope Homes Scotland Limited will provide an interest free loan for the remaining 10% of the purchase price for up to 10 years, secured by a second charge over the property. The repayment sum will be the greater of the original 10% or 10% of the market value of the property at the time the property is sold, re-mortgaged or transferred. No interest is payable unless there is a default. Terms and conditions apply and full details will be provided upon request. This offer is subject to status and only available on selected properties.

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Be sure that you can afford the repayments before entering into a credit agreement. Hope Homes Scotland Ltd are appointed introducers to independent advisors City Financial and all loan agreements must be made through them.

Hope Homes Scotland Ltd  
Watson Terrace, Drongan, Ayrshire, KA6 7AB

Tel: 01292 590 442

City Financial Ltd  
27 Chapel Street, Aberdeen, AB10 1SQ

Tel: 0800 389 3345



**BURNSVIEW  
TARBOLTON**



HOPE HOMES

City  
Financial



INDEPENDENT FINANCIAL ADVISERS

[www.hopehomes.co.uk](http://www.hopehomes.co.uk)

[www.city-financial.co.uk](http://www.city-financial.co.uk)