



## Family & Friends Advantage



You could buy  
even if you don't  
have a deposit!

Great news! If a family member or friend helps with a deposit for your first home, they could earn a whopping 5% interest on their investment for five years, with **Family & Friends Advantage**.

Here's how it works:

- A family member or friend provides up to 20% of the new home price
- They earn 5% per annum for 5 years on their investment
- You get on the property ladder in a great new Taylor Wimpey home
- You could also benefit from an exclusive mortgage rate

Here's an example:

Based on buying a 2 bedroom apartment for £150,000 with a 20% **Family & Friends Advantage** deposit of £30,000, your family or friends would earn £7,500 in five years.

So take **Advantage** today!  
Visit our website or talk to one of our Sales Executives at your nearest development to find out more.

## Family & Friends Advantage

### Family & Friends Advantage – your questions answered

**Q: Can anyone fund up to 20% of the purchase price?**

A: Yes – providing they are family member or a friend of the family.

**Q: Can more than one family member or friend assist?**

A: Yes. For example both sets of parents can lend a deposit; however, interest will only be paid to one nominated bank account.

**Q: Do we have to invest 20%?**

A: No, some lenders will accept a smaller payment. Our recommended Independent Mortgage Advisors will be able to offer a range of mortgages available. Deposits of more than 20% can be also be accepted in order that the buyer can obtain a more attractive mortgage rate – however interest payable is capped at 20% of the purchase price.

**Q: Is the interest guaranteed for a 5 year period?**

A: Yes

**Q: How is the 5% interest paid?**

A: The interest will be paid, annually in arrears, by Taylor Wimpey. Payment will be made to the family member or friend providing the FFA deposit. This person simply needs to complete a mandate with details of the nominated bank account and send it to us via your solicitor.

**Q: Can any mortgage provider be used?**

A: Family & Friends Advantage is only available through a Taylor Wimpey Independent Mortgage Advisor, who will advise on the range of lenders available. However, we have also secured an exclusive mortgage rate via the Halifax. Come and talk to us to find out more.

**Q: How is the deposit provided protected?**

A: There are a number of options available to you, such as setting up a Deed of Trust, in order for the payment to be secured for changes in personal/future circumstances. Just talk to our recommended Solicitors, and they will be able to walk you through what's available.

**Q: Is Family & Friends Advantage available on all homes?**

A: The initiative is only available on selected homes. Please ask our Sales Executives for details.

**Q: What do I do now?**

A: Contact your nearest Taylor Wimpey development and start taking **Advantage**, today!



Offer based on Taylor Wimpey paying 5% interest payable annually in arrears for 5 years on funds deposited by family or friends up to a maximum of 20% of purchase price. Only available on selected developments and properties, it is not offered with any other promotion. Terms and Conditions apply, full details available on request from participating developments. Applicants will need to use a Mortgage Broker and Solicitor from Taylor Wimpey's panel, who will act solely for the applicant. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT. Details correct at time of going to print. Photography is indicative of Taylor Wimpey homes.