



Blacktower Financial Advisers Limited

80 Coombe Road, New Malden, Surrey KT3 4QS
Tel: 020 8336 6350 Fax: 020 8336 1713 Email: bfa@bfa-uk.com

INDEPENDENT COMMERCIAL MORTGAGE QUOTATION

WHY RENT, WHEN YOU CAN BUY AND SAVE MONEY?

UNITS 1 - 2 CHESSINGTON TRADE PARK

Purchase Price - £516,000 (3,230 SQFT)

Benefits of Buying:-

- All money that you pay is going towards the property and not a Landlord
- Buying into a rapidly improving area and avoiding future rent review hikes
- Improving your capital base & balance sheet
- Improvements to the property are being undertaken for your benefit and not the Landlords
- As owner, you have greater flexibility in control of your property

Some of the benefits of acquiring a property through an approved pension scheme:-

- Use of existing pension funds for deposit
- Up to 40% off further deposits
- No tax payable on rental income
- Property grows free of Capital Gains Tax
- Provides freedom from Inheritance Tax and other creditors

Possible Lending Terms Achievable:-

Approved Pension Scheme Purchase - **maximum LTVR = 75% i.e. loan size £387,000**
 General Owner Occupier - **maximum LTVR = 80% i.e. loan size £412,800**

Possible annual mortgage repayments assuming an interest rate margin of 1.25% over clearing Bank base rate (currently 4.75%)

	15years	20years	25years	RENTAL
Type of Purchaser				
Approved Pension Scheme	£39,192	£33,276	£29,928	£38,700
General Owner Occupier	£41,808	£35,496	£31,920	£38,700

For an initial non obligatory discussion on any possible mortgage needs call Beverley Ham*, Nicola Hinkley or Adrian Dadds
020 8336 6350

***Commercial Mortgage IFA of 2004 (Financial Adviser Mortgage Awards 2004)**

The illustration above does not constitute an offer of finance and the actual terms and conditions that may apply will be dependent on the individual financial strength of the applicant and/or tenant. This bulletin is intended to provide an outline of the terms that may be achievable but each case has to be considered on its individual merit. Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it. The provision of a pure Commercial mortgage is not currently regulated by the Financial Services Authority and therefore the Investor Compensation Scheme does not apply. Whilst all due care has been taken in ensuring the above information is correct at the time of printing, Blacktower Financial Advisers Ltd cannot accept liability as to its accuracy.

BUSINESS & PROPERTY FINANCE • PENSIONS & EMPLOYEE BENEFITS • INVESTMENTS & FINANCIAL PLANNING

Authorised & Regulated by the
Financial Services Authority

Registered Office:
1 Conduit Street, London, W1S 2XA
Registered in England No. 3407047
Consumer Credit Licenced





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WHY RENT, WHEN YOU CAN BUY AND SAVE MONEY?

UNITS 3, 4, 7 & 8 CHESSINGTON TRADE PARK

Purchase Price - £430,000 (2,690 SQFT)

Benefits of Buying:-

- All money that you pay is going towards the property and not a Landlord
- Buying into a rapidly improving area and avoiding future rent review hikes
- Improving your capital base & balance sheet
- Improvements to the property are being undertaken for your benefit and not the Landlords
- As owner, you have greater flexibility in control of your property

Some of the benefits of acquiring a property through an approved pension scheme:-

- Use of existing pension funds for deposit
- Up to 40% off further deposits
- No tax payable on rental income
- Property grows free of Capital Gains Tax
- Provides freedom from Inheritance Tax and other creditors

Possible Lending Terms Achievable:-

Approved Pension Scheme Purchase – maximum LTVR = 75% i.e. loan size **£322,500**
 General Owner Occupier – maximum LTVR = 80% i.e. loan size **£344,000**

Possible annual mortgage repayments assuming an interest rate margin of 1.25% over clearing Bank base rate (currently 4.75%)				
	15years	20years	25years	RENTAL
Type of Purchaser				
Approved Pension Scheme	£32,664	£27,732	£24,936	£32,280
General Owner Occupier	£34,836	£29,580	£26,604	£32,280

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WHY RENT, WHEN YOU CAN BUY AND SAVE MONEY?

UNITS 5 – 6 CHESSINGTON TRADE PARK

Purchase Price - £344,000 (2,150 SQFT)

Benefits of Buying:-

- All money that you pay is going towards the property and not a Landlord
- Buying into a rapidly improving area and avoiding future rent review hikes
- Improving your capital base & balance sheet
- Improvements to the property are being undertaken for your benefit and not the Landlords
- As owner, you have greater flexibility in control of your property

Some of the benefits of acquiring a property through an approved pension scheme:-

- Use of existing pension funds for deposit
- Up to 40% off further deposits
- No tax payable on rental income
- Property grows free of Capital Gains Tax
- Provides freedom from Inheritance Tax and other creditors

Possible Lending Terms Achievable:-

Approved Pension Scheme Purchase - **maximum LTVR = 75% i.e. loan size £258,000**
 General Owner Occupier - **maximum LTVR = 80% i.e. loan size £275,200**

Possible annual mortgage repayments assuming an interest rate margin of 1.25% over clearing Bank base rate (currently 4.75%)

	15years	20years	25years	RENTAL
Type of Purchaser				
Approved Pension Scheme	£26,136	£22,188	£19,956	£25,800
General Owner Occupier	£27,876	£23,664	£21,288	£25,800

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