

Stop wasting your money on rent - spend it on your future!

Every penny you pay in rent will go towards the deposit for the home you want.



Are you fed up of throwing your money away on rent? Imagine if you could save the next 12 months rental payments and put it towards a deposit for the house of your dreams...

With Hartford Homes' "Rent to Buy" scheme you can!

How does it work?

- 1 With a minimum Reservation Fee of £5,000 you can secure the plot of your choice and freeze the price for 12 months.
- 2 You pay a rental Security Deposit of one month's rent plus £500 (the only money refundable if you do not take up the option to buy the property in the agreed term less the cost of any repairs at the end of the rental term).
- 3 You move into your new Hartford Homes property and pay rent at an agreed sum for 12 months. You will pay for your own rates, insurance, services, curtains, carpets, light fittings etc (specifications vary on different properties).
- 4 If you proceed to buy the property all the monies you have paid to us are deducted from the Agreed Price.

Typical Example:

Agreed Price:	£285,999
LESS	
Reservation Fee:	£5000
Security Deposit:	£1600
12 Months' Rent (£1,100 p.m.)	£13,200
Total Paid or Saved:	£19,800
Balance to Pay on Purchase:	£266,199

The benefits are:

- 1 Move into the house you want straight away.
- 2 The rent you pay will be fully discounted off the purchase price.
- 3 Early occupancy to give you time to arrange the best mortgage for you.

The Hartford Homes "Rent to Buy" Scheme Explained - Please Turn Over >

The Hartford Homes "Rent to Buy" Scheme Explained

- 1 A £5,000 non-refundable Reservation Fee (deductible from the purchase price of the property) is payable on reservation. This is separate from the Rental Deposit, Security Deposit and the First Month's Rent.
- 2 A Lease Agreement and an Option to Purchase will be entered into, stating the agreed term and fixed purchase price for the property. The maximum option term is 12 months.
- 3 A Security Deposit equivalent to one month's rent plus £500 is required together with the First Month's Rent in advance. On expiration of the lease the Security Deposit is refundable less the cost of any making good works.
- 4 The purchaser/tenant is responsible for the supply of carpets, curtains, light fittings and garden finishes to the rear (specifications vary on different properties - ask your sales advisor for further details).
- 5 The purchaser/tenant is responsible for aerial and telecom installations/connection as well as all services, rates and bills.
- 6 At anytime during the tenancy, the tenant may issue to Hartford Homes six weeks written notice to purchase the property clearly stating which advocate will be acting for them and confirming the completion date. The completion date must be within the 12 month period.
- 7 On legal completion of the property purchase the Reservation Fee, Security Deposit and all rent paid to Hartford Homes will be fully refunded against the purchase price.
- 8 In the event that the purchase of the property is not completed within the term, the tenancy will terminate and all funds except the balance of the Security Deposit, which is refundable less the cost of any 'making good' works, will be retained by Hartford Homes.
- 9 Any carpets, curtains and light fittings left in the property after the tenancy has terminated will be deemed the landlords property or will be disposed of by the landlord (disposal costs may be offset against the Security Deposit).
- 10 The Rent to Buy Scheme is not suitable for purchasers considering a normal rental. For further details of property available for rental please contact our Sales Advisors or visit www.hartford.im.

Terms & Conditions

The "Rent to Buy" Scheme is subject to status, availability, a formal lease and option to purchase agreement and Hartford's general terms and conditions. Full details will be supplied on application. The "Rent to Buy" Scheme is only available on selected Hartford developments and properties and is not available in conjunction with any other offers.

Hartford have designed this leaflet to tell you in general terms of its "Rent to Buy" scheme. Nothing contained in this leaflet constitutes an offer to you or a contract. Hartford reserves the right to alter or withdraw any offer or Scheme prior to exchange of contracts. Hartford Homes will require all applicants for its "Rent to Buy" Scheme, should they qualify and receive an offer, to take independent financial and legal advice.

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