

**IPE**  
OPTIONS

# Independent

PROPERTY ESTATES

## A Range of New Concepts in Home Acquisition

**IPE**  
OPTIONS



A Range of New Ways To  
Acquire A Home Of Your Own



**No Deposit Schemes**



Mortgages In Line With  
**75% Loan To Value**

**Rent Is No Longer  
Dead Money**



Part of The Independent Group of Companies

**028 9 | 45 0000**  
**[www.ipestates.co.uk](http://www.ipestates.co.uk)**

# IPE OPTIONS

At Independent Property Estates we don't just sell and rent homes, we offer a broad range of home acquisition options to suit your needs whatever your circumstances.



R2B  
Rent2Buy



### Phil and Amy First-time buyers

Want to try before they buy, using their monthly rental payments to build a deposit for the house if they decide to purchase it.

PROPERTY  
EXCHANGE



### Jim, Michelle and Zoe Young Family

Married three years and have just had their first baby. They need to move from their apartment to a larger home because they have another child on the way. Because of their timescale they don't want to become part of a chain.

easi  
START



### Dan Recently Divorced

Due to a change in circumstances earnings do not permit a full mortgage. With a developer paying some or all of a 25% deposit Dan is now able to get a mortgage and have a place of his own.

TO  
LET



### Angela Young Professional

Working in Northern Ireland on a 6 Month contract, does not want to commit but wants somewhere nice to live.

FOR  
SALE



### Margaret and Graham Downsizers

Their family home is too large now that the last of their children have moved out. They have plenty of equity in their home and want to downsize and enjoy some of the cash tied up in their property.

IPE Options are brought to you by The Independent Group of Companies

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MORTGAGE & INVESTMENT ADVISORS

Subject to status and the respective developer's terms & conditions. Independent Property Estates cannot give you financial advice. **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

02891 450000  
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Independent Mortgage & Investment Advisors is a trading style of IMIA Limited, Independent House, 11 Hamilton Road, Bangor, Co. Down BT20 4JP, which is Authorised & Regulated by the Financial Services Authority.