



# Independent

PROPERTY ESTATES

## The First Step To Your Own Home



Renting Is **No Longer**  
Dead Money

**Save** Towards Your  
Purchase Deposit

**Try** Before You Buy

**No** Immediate Mortgage  
Approval Required





# Why Wait When You Can Try Before You Buy And Save For Your Deposit Right Now!



**What are the biggest issues facing people today, when trying to find a new home?...**

**They would most likely include the following:**

I would love my first home, but I don't yet qualify for a mortgage in the current economic climate!

How can I save for a deposit, whilst also paying rent?

I know I will earn more in the coming years, but I can't use this leverage to acquire credit today!

I'm afraid today's prices may be lower in the future!

How can I avoid negative equity?

What if the area I choose is not for me?

I would like to move into a new home with my partner, I am not sure if we will be suited to living together!

**What if you could be safeguarded against all of these real issues?...**

We are offering you this very opportunity through the Independent Property Estates Rent2Buy Scheme.

Through this scheme, you can gain immediate access to a new build home at some of the provinces most desired residential developments.

You get to secure the property at today's low prices, but don't have to pay for three years, and also get to use all rents paid against the purchase price.

Should the price of your new property reduce in value in three years time, the developer will provide you with a maximum of a further 10% discount on the agreed price.

If you decide the property is not for you then you can simply walk away.

## No catches or gimmicks

The deal works, quite simply like this. You rent your house immediately upon completion for a three year term. The rent that you pay will be the market rent for the property as per prevailing market rents. You will then have the option of becoming the owner of your home during those three years. If you do purchase the property, the rent plus your deposit can be used as part of the contract price of the property. If you chose not to purchase, then you just walk away with your deposit.

## Your home will be fixed at today's market prices?

The occupier will sign a three year lease for the property. The occupier has the right to purchase the home at any stage during the three year tenancy at a fixed price. If the occupier does not elect to buy the home, then they will get back their one months rental deposit at the end of their lease.

The property will be rented to the occupier at market rate e.g. the current estimate market rent for a three bed semi in Bangor is £550 per month

The rent will be fixed for the term of the lease, ie. there is no annual rental increase.

The occupier will have the right to break the lease after 18 months subject to 3 months prior written notice.

The occupier will have the right to purchase the accommodation at any stage during the term of the lease.

**For more information on Independent Property Estates Rent2Buy Homes at various developments throughout Northern Ireland as well as other Independent Property Estates Home Acquisition Schemes please call us on: 02891 45000 or visit us online at [www.ipestates.co.uk](http://www.ipestates.co.uk)**



Rent2Buy is brought to you by The Independent Group of Companies



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

**02891 450000**  
**[www.ipestates.co.uk](http://www.ipestates.co.uk)**

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