

# From little things, big things grow

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Thanks to the government's Help to Buy schemes, your small deposit could turn into something much bigger.

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**Your home may be repossessed if you do not  
keep up repayments on your mortgage**

If you're looking to get on, or move up the property ladder, but you're struggling to raise a large deposit, the government's Help to Buy schemes could make your money go that little bit further.

If you are a first time buyer or homeowner looking to move, as long as the property you've got your eye on costs £600,000 or less, you could be eligible for an 'equity loan', where the government will lend you up to 20% of the value of your newly-built home.

...which means your dream home could become a reality, with just a 5% deposit.

As a first time buyer, you are only eligible to save up to £200 a month towards your first home with a Help to Buy ISA and the government will boost your savings by 25%. That's a £50 bonus every £200 you save. You can receive a bonus of up to £3,000.

#### **Talk to us today**

We're experts when it comes to helping people get on, or move up the property ladder.



**Call us on 0113 3507035 to find out if you're eligible for Help to Buy**

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