										Example of monthly repayments							
Plot No.	Address	No. of Bedrooms	Sqm ²	Apartment Floor Level or House Type	Council Tax Band	Annual Council Tax Amount	Full Market Value	Min share value	Status	Purchase price	10% (deposit for mortgage)	Mortgage required (excluding deposit)	Estimated mortgage repayments	Rental rate (% of unsold equity)	Monthly rent payable	Estimated monthly service charge	Estimated total monthly costs
258	Flat 1 Spinel Court	1B/2P	56	Ground Floor Flat	В	£1,436	£262,500	30%	Available	£78,750	£7,875	£70,875.00	£371.31	2.75%	£421.09	£155.38	£947.78
263	Flat 6 Spinel Court	1B/2P	56	First Floor Flat	В	£1,436			RESERVED								
269	Flat 12 Spinel Court	1B/2P	56	Second Floor Flat	В	£1,436			RESERVED								
275	Flat 18 Spinel Court	1B/2P	56	Third Floor Flat	В	£1,436	£277,500	30%	Available	£83,250	£8,325	£74,925.00	£392.53	2.75%	£445.16	£155.38	£993.07
259	Flat 2 Spinel Court	2B/3P	66	Ground Floor Flat	В	£1,436	£307,500	30%	Available	£92,250	£9,225	£83,025.00	£434.96	2.75%	£493.28	£157.35	£1,085.59
262	Flat 5 Spinel Court	2B/3P	68	Ground Floor Flat	В	£1,436			RESERVED								
264	Flat 7 Spinel Court	2B/3P	66	First Floor Flat	В	£1,436	£315,000	30%	Available	£94,500	£9,450	£85,050.00	£445.57	2.75%	£505.31	£157.35	£1,108.23
268	Flat 11 Spinel Court	2B/4P	68	First Floor Flat	В	£1,436	£320,000	30%	Available	£96,000	£9,600	£86,400.00	£452.65	2.75%	£513.33	£157.98	£1,123.96
270	Flat 13 Spinel Court	2B/3P	66	Second Floor Flat	В	£1,436			RESERVED								
265	Flat 8 Spinel Court	2B/3P	69	First Floor Flat	В	£1,436	£325,000	30%	Available	£97,500	£9,750	£87,750.00	£459.72	2.75%	£521.35	£158.09	£1,139.16
274	Flat 17 Spinel Court	2B/3P	68	Second Floor Flat	С	£1,642	£327,500	30%	Available	£98,250	£9,825	£88,425.00	£463.26	2.75%	£525.36	£157.98	£1,146.60
276	Flat 19 Spinel Court	2B/3P	66	Third Floor Flat	С	£1,642	£330,000	30%	Available	£99,000	£9,900	£89,100.00	£466.79	2.75%	£529.38	£157.35	£1,153.52
260	Flat 3 Spinel Court	2B/4P	72	Ground Floor Flat	С	£1,642	£332,500	30%	Available	£99,750	£9,975	£89,775.00	£470.33	2.75%	£533.39	£158.88	£1,162.60
261	Flat 4 Spinel Court	2B/4P	72	Ground Floor Flat	С	£1,642	£332,500	30%	Available	£99,750	£9,975	£89,775.00	£470.33	2.75%	£533.39	£158.88	£1,162.60
271	Flat 14 Spinel Court	2B/3P	69	Second Floor Flat	С	£1,642	£332,500	30%	Available	£99,750	£9,975	£89,775.00	£470.33	2.75%	£533.39	£158.09	£1,161.81
280	Flat 23 Spinel Court	2B/4P	68	Third Floor Flat	С	£1,642			RESERVED								
266	Flat 9 Spinel Court	2B/4P	72	First Floor Flat	С	£1,642	£340,000	30%	Available	£102,000	£10,200	£91,800.00	£480.94	2.75%	£545.42	£158.88	£1,185.24
267	Flat 10 Spinel Court	2B/4P	72	First Floor Flat	С	£1,642	£340,000	30%	Available	£102,000	£10,200	£91,800.00	£480.94	2.75%	£545.42	£158.88	£1,185.24
277	Flat 20 Spinel Court	2B/3P	69	Third Floor Flat	С	£1,642	£340,000	30%	Available	£102,000	£10,200	£91,800.00	£480.94	2.75%	£545.42	£158.09	£1,184.45
272	Flat 15 Spinel Court	2B/4P	72	Second Floor Flat	С	£1,642	£347,500	30%	Available	£104,250	£10,425	£93,825.00	£491.55	2.75%	£557.45	£158.88	£1,207.88
273	Flat 16 Spinel Court	2B/4P	72	Second Floor Flat	С	£1,642	£347,500	30%	Available	£104,250	£10,425	£93,825.00	£491.55	2.75%	£557.45	£158.88	£1,207.88
278	Flat 21 Spinel Court	2B/4P	72	Third Floor Flat	С	£1,642	£355,000	30%	Available	£106,500	£10,650	£95,850.00	£502.15	2.75%	£569.48	£158.88	£1,230.51
279	Flat 22 Spinel Court	2B/4P	72	Third Floor Flat	С	£1,642	£355,000	30%	Available	£106,500	£10,650	£95,850.00	£502.15	2.75%	£569.48	£158.88	£1,230.51

Reservations are subject to a £500 reservation deposit which will be taken once eligibility and affordability are confirmed. Moat reserves the right to review the property prices quoted until the reservation deposit has been taken. Although every care has been taken to ensure the accuracy of all information given, the contents do not form part of, or constitute a representation warranty, or part of any contract.

The above costs are indicative examples only. Mortgage amounts are estimates only and are based on a repayment mortgage over 25 years with a 10% deposit, at an interest rate of 4%. The interest rate of 4%. The interest rate could be higher or lower subject to your circumstances and will likely rise after the initial 2 years. You will be asked to have an assessment with The Mortgage Store from our panel of mortgage advisors prior to making a reservation.

Moat operates an affordability policy which limits the mortgage interest rate we can accept - currently 7% (as at Sept 2021). Interest only and 100% mortgages are not acceptable; purchasers will need a minimum 5% deposit.

Service charges are estimates and can change before and after completion.

The Council Tax bands supplied are based on estimates. For full information and to check for updates to the Council Tax band go to

Please note that households with an income in excess of £80,000 are not eligible for Shared Ownership Properties.

The figures above assume a 10% deposit, lower deposits maybe available depending on your circumstances.

The above purchase price examples are valid for three months from 11 February 2022. Prospective purchasers should be aware that prices may change after 10 May 2022 if the property remains unreserved.

Your home is at risk if you do not keep up repayments on a mortgage, rent or other loans secured on it. Please note that the value of properties can go down as well as up. Moat supports the development of mixed tenure developments and is proud to provide homes for shared ownership at Egerton Place (Richmer Road). We may change the tenure of some properties subject to demand. Details are correct at time of going to press.

Please note that Moat do not allow pets in Apartments.

This information is available in large text, audiotape or electronic format. We offer Language Line services to people whose first language is not English.

Moat Homes Limited is a charitable housing association.

www.gov.uk/council-tax-bands

PRICE LIST

Development

Egerton Place (Richmer Road)

ocation

Erith, Kent, DA8 2HN

