

Deal Structure - 70% LTV, 30% Deposit

Development: Oceania Bay Village
 Date: 29/06/2009
 Completion: Apr-10

													Mortgage Product															
Unit	Block	Size (m²)	Type	Floor	Beds	Baths	Covered Veranda	Car Parking (Inc.)	Market Value	Disc. (%)	Discount	Disc. Price	Mort Amt	Deposit Required (30%)	Client Deposit Gifted (25%)	Client Cash Contribution (5%)	Interest Rate (GBP Mortgage)	Coverage	Mort. LTV	Monthly Mortgage Repayment	Stamp Duty for Purchasing Contract	Stamp Duty for Mortgage Contract	Solicitor Fee (to exchange of contracts)	Bank Charges	Total Fees:	Client Cash Contribution (5%)	Less: Reservation Fee (£1,000)	Balance Due
207	1	47	Apt	1	1	1	Y	Allocated Space	€ 138,000	0%	€ 0	€ 138,000	€ 96,600	€ 41,400	€34,500	€ 6,900	4.00%	100%	70%	€ 720	€ 276	€ 193	€ 1,380	€ 966	€ 2,815	€ 6,900	€ 1,176	€ 8,539

See Note 3

Conversion rate utilised: £1 = €1.176 Correct as of 29 June 2009.

Notes:

1. These figures are for **illustration purposes** only and do not necessarily represent actual amounts. Values and costs can vary dependent on individual circumstances and market fluctuations
2. The mortgage product you are offered by the bank may be different to the one shown above. Your mortgage will be tailored to your personal financial circumstances.
3. The mortgage repayment figure shown in the Euro currency will be converted by the bank to the equivalent in GBP at the point of the mortgage offer.

Disclaimer

Whilst every effort has been made to ensure the accuracy of this material, it is for illustration purposes only and we accept no liability for any misprints, omissions or errors contained herein. We shall not be liable for any loss or damage of any sort as a result of a person acting or refraining from acting in dependence on any information contained herein. This document should not be construed as a direct or indirect inducement or invitation to engage in investment activities. We are not FSA regulated but, on request we can suggest an FSA authorised company for financial advice. The value of any investment can rise as well as fall. This document is not a financial communication. It contains marketing information

Deal Structure - 70% LTV - Cash Deposit

Development: Oceania Bay Village, Larnaca

Date: 29 June 2009

Completion: Sept 2010

Mortgage Product		
Int. Rate	Coverage	Mort. LTV
4.00%	100%	70%

Property Details	
Unit	207
Market Value	€ 138,000
Discount (%)	0%
Discount	€ 0.00
Discounted Price	€ 138,000
Mortgage Amount	€ 96,600
Deposit Required (30%)	€ 41,400
Total Fees:	€ 2,815
Monthly Mortgage Repayment (Capital and Interest)	€ 720
Predicted Capital Growth (Pre-Completion)	
Current Market Value	€ 138,000
Year 1 (Capital Growth)	5%
Anticipated Value	€ 144,900
Anticipated Growth (Pre Completion)	€ 6,900

Capital Growth	
Current Market Value (Anticipated upon Completion)	€ 144,900
Year 1	5%
Value	€ 152,145
Year 2	5%
Value	€ 159,752
Year 3	5%
Value	€ 167,740
Year 4	5%
Value	€ 176,127
Year 5	5%
Value	€ 184,933
Original Gifted Equity	£34,500
Total Potential Capital Growth at a predicted 5% p.a. at the 6th year.	€ 46,933
Total Equity	€ 81,433
Total Purchase Costs	€ 2,815
Potential Return on Investment Base at year 6	2893%

NOTES:

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