

Your guide to:
**Shared
Ownership**




Great homes,
positive people,
strong communities

origin  HOUSING

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What is Shared Ownership?

- It is a government backed scheme for people who are unable to afford to buy a home outright
- It is a part buy/part rent scheme
- A low cost home ownership product launched by the government in April 2006 previously under the HomeBuy brand.

Why buy through Shared Ownership?

If you buy through Shared Ownership:

- you will own part of your home, rather than paying rent with no stake in the ownership
- your monthly mortgage and rent can work out much cheaper than buying outright, and sometimes not much more than renting
- you can buy more shares or move if you want to in the future
- you only buy what you and we feel you can afford so you don't overstretch yourself financially.



Who is Origin Housing?

- Origin Housing is a Registered Provider
- We are one of the leading providers of affordable home ownership in London
- We are a not-for-profit organisation
- We work with and are partly funded by local councils and the Homes & Communities Agency (HCA) (the Government agency that funds and regulates housing providers).
- All applicants who appear to meet the criteria will be required to attend a financial interview. This will determine final eligibility. It should be noted that you need to be 18 years old or over to be able to obtain a mortgage for your purchase
- Applications may also be considered from people who have previously owned their own home if they owned a home with a partner and that relationship broke down.

Why buy with Origin Housing?

- We help an increasing number of people buy a home of their own each year, so we have lots of experience
- We offer an excellent service before, during and after you buy
- We work with many national house builders, building high-quality homes in popular areas. All of our newly built homes come with a National House Building Council (NHBC) warranty or equivalent
- We charge competitive rents, so our homes are more affordable for you
- We work hard to keep your costs low
- We aim to sell to first time buyers able to afford the cost of Shared Ownership but unable to buy a suitable home in any other way. Household income requirements differ from scheme to scheme and reflect current house prices, equities for sale and in certain instances local authority policy

When I buy through Shared Ownership, what am I buying?

Shared Ownership is a part buy/part rent scheme. It is partly funded by the government and aims to help first-time buyers. It is designed as a stepping stone to completely owning your own home, allowing you to buy what you want when you can afford it.

Buying through Shared Ownership makes you an owner-occupier, not a part tenant. You start off buying a share in your new home on a 125-year lease. Your lease is a legal document that proves you own part of your home. Your lease sets out certain conditions such as:

- how often your rent & service charge goes up
- how much it will go up by
- what you should expect from us; and
- your rights and responsibilities as owner occupier.



If you are a keyworker your lease may include a clawback clause. This means that if you change profession and your new profession does not qualify as a keyworker you will have to either buy the remaining share in your home from Origin Housing or sell your home. This is usually within 5 years, however your lease will confirm this.

Since you'll own a lease you will be a 'leaseholder' and we'll be what is known as the 'landlord'. You will have the same responsibilities as a full owner occupier.

If you decide to buy the remaining share of your home, you will own your home outright. If you own a house, you'll get the freehold like any other house owner. If you own an apartment, you'll remain a leaseholder like any other apartment owner.

This is because your home is in a block of apartments and your lease sets out responsibilities for use and maintenance to all shared areas.

You will still be responsible for the ground rent and service charge which will include Buildings Insurance

Buying your first home is a big decision. Our staff will give you as much advice and help as you need – before and after you buy.

I've seen the home I want, what happens next?

The Shared Ownership presentation

By the time you get this booklet you'll normally have attended a Shared Ownership launch, seen one of our show homes or even seen the home that you would like to buy. You may even have placed a reservation fee.

A member of our Sales Team will explain Shared Ownership in detail before you commit yourself.

Reserving your home

Once you have paid your reservation fee, we'll carry out a credit reference check. If the result of this is satisfactory we'll contact you to make an offer of a home or let you know if we are unable to make you an offer.

Offers are made in line with Origin Housing's selection and allocation policy which can be found on page 13 of this booklet. If we offer you a home and you accept, we will arrange a financial interview with an Independent Financial Adviser. We will send out an offer letter confirming the details of the property and a form to be completed and returned to us within 7 days to confirm you wish to proceed. Within the letter there will be details of our panel of solicitors to assist you in selecting a suitable legal adviser. The panel of solicitors are not compulsory and if you have a solicitor of your own you are free to use them.

The reservation fee paid will be deducted from the share of the property you buy at completion.

If you reserve a home you will get your reservation fee back if we are unable to offer you a home of your choice;

or

You will lose your money if, after we make you an offer:

- you decide not to go ahead, for whatever reason, including if you change your mind;
- or
- we withdraw our offer of a home because you have given false or misleading information on your Housing Options/ First Step application form.



The Shared Ownership interview

This will be held with an Independent Financial Adviser (IFA) who can advise you in arranging a mortgage for Shared Ownership.

You must attend this interview otherwise you will be unable to buy the home you have chosen.

At the interview the financial advisor will:

- check the information on your application form is correct and decide if you can afford to buy
- agree the percentage share that you will purchase based on income, savings and outstanding credit commitments
- give you information about choosing a solicitor: and
- information about choosing the right mortgage for you.

So that we can help you buy your new home as quickly as possible, you must bring the following to your interview:

- your payslips for the last 3 months. (Please bring 3 months' worth even if you are paid weekly) or
- if you are self-employed, your audited accounts for the last two years from a certified or chartered accountant or last 2 years tax assessments from the Inland Revenue
- your passport
- last 3 months bank statements (for all applicants)
- your latest P60 (original)
- a photocopy of your marriage certificate, if applicable

- details of previous surnames if applicable
- child benefit book
- a recent rent statement or copy of your rent book, if you have one
- proof of residency for all addresses you have lived at for the past three years. This can be in the form of utility bills or council tax documentation or bank statements. If you are unable to provide any of this for any addresses, a letter from your bank confirming that correspondence was sent to you at this address will do
- if you have any hire purchase or personal loans then please bring along with you the original agreement and current statements
- proof of savings
- a cheque book in case it is needed to pay mortgage valuation or arrangement fees.

If you are going to live or buy your home with someone else they must attend the interview and bring all the information requested above.

If you do not attend the interview you could lose your reservation fee, and the home you want may be offered to someone else. If you do not bring the information listed above, the interview will not be able to go ahead.

The IFA will be able to help you arrange a mortgage – if you want them to. They will help you fill in the mortgage application form. If you want to arrange your own mortgage, you should talk to some banks and building societies and make sure that you tell them you are buying a Shared Ownership property and the share that you are buying.

The maximum share you can buy will be confirmed by the IFA at the financial interview.

Appointing a solicitor

Everyone who buys a home needs a solicitor to do the necessary legal work. Your solicitor will:

- make sure you have everything necessary to help you buy your home quickly
- check the lease and speak to your mortgage lender and our solicitors
- carry out what are known as ‘searches’, checking that we actually own the home we’re selling you and making sure there are no planned developments (such as new roads) that will affect your home; and
- check that all the paperwork and your mortgage are in place in time for you to move into your new home.

You should make sure you get an quotation of the likely costs before you appoint a solicitor. It should cost you between £600 and £1,000 including their fee, the land registry fee, search fees and any expenses excluding stamp duty (known as disbursements).

Remember that you pay for your solicitor’s time, so the more often you write to or phone your solicitor, the higher the charge is likely to be.

To help you decide which solicitor to use we send you a panel of solicitors with your offer letter who are experienced in Shared Ownership purchases. The solicitors on our panel have fixed fees which will help you to budget. You do not have to use a solicitor from our panel but buyers who do generally buy more quickly and easily. If you do not use a solicitor from our panel, you should make sure that your solicitor has experience of Shared Ownership schemes – otherwise

they may be learning at your expense! We recommend you always obtain a quotation before instructing.

After the financial interview

After your interview, on receipt of your acceptance form, we will issue a Memorandum of Sale (MoS) to all parties involved. The acceptance form must be returned to us within 7 days otherwise we will offer the property to another purchaser. This summarises the details of your proposed purchase. The MoS will give you a date by which we want you to ‘exchange contracts’ (this makes your intention to buy a home through Origin Housing a legally binding agreement). You usually exchange contracts four weeks after your interview.

During this time your mortgage lender will be preparing your mortgage offer and your solicitor will be doing the legal paperwork.

Early on, a valuer will inspect your new home on behalf of your mortgage lender to make sure it is worth what you are paying for it. Your lender will also be getting references about you from your employer, your bank and your landlord.

If you have not received your mortgage offer three weeks after your interview you must let your IFA know so that they can chase it up for you. However, our sales team will move things along for you and they will contact you regularly to make sure everything is going smoothly.



Once you receive your mortgage offer you should contact your solicitor straight away to arrange an appointment to sign your contract and arrange for your copy of the mortgage to be sent to our sales team. Your solicitor must send your mortgage offer to our solicitor for approval. Your solicitor will ask you to leave a deposit of £1,000 in the form of a 'bankers draft' or a building society cheque. This is a guaranteed cheque your bank or building society will provide for you if you give them a few days notice.

When you have paid your deposit and signed your contract, then 'exchange of contracts' can take place. Exchange of contracts means that your solicitor and our solicitor actually swap the signed contracts.

You are then legally bound to buy the home and we are legally bound to sell it – so neither of us can change our minds! We'll give you a

date on which you can move into your home as soon as it is ready. This date is called the 'completion date' and will normally be 10 working days after your home is ready to move into. If your home is still under construction we will let you know when it is ready and then arrange a completion date. This is known as completion on notice.

Finally – the completion date arrives

On the completion date, your mortgage lender will give your solicitor the money to buy your home. Your solicitor will then pass that money on to our solicitors. Once this is done, we can give you the keys to your new home so you can move in.

Your keys will be ready for you to collect from approximately 1pm onwards depending on when our solicitors confirm they have completed the sale, and our sales team will make arrangements to meet you at your new home and give you your keys. On the completion day you will also receive:

- more information about being a home owner
- all the instructions for your central heating* and other appliances
- NHBC handbook (or equivalent) for new build properties

We will also take meter readings so that we can pass on readings to your utility suppliers and inform the local council you've moved in. You must ensure that you also contact these providers to set up an account and update your personal details.

The big question – how much will it cost?

Starting-out costs

You must have at least on average £3,000 to £10,000 savings to cover the costs of buying (depending on the value of your home).

These costs are made up of the following:

- **The reservation fee** – This is the £500 you pay to reserve your home. You'll get this back when you buy your home (it is taken off the purchase price). You pay the reservation fee to the sales team when you view the home.
- **The mortgage valuation fee** – Your mortgage lender will arrange a valuation of your home, to check that it is worth the price you are paying. This costs around £250 - £350 but it may vary from lender to lender. You pay this when you apply for your mortgage.
- **Mortgage arrangement fees** – For fixed-rate mortgages there are usually 'arrangement' or 'application fees'. These vary from lender to lender but you should allow £400 - £500. Generally, the longer the interest rate is fixed for, the higher the fee. These fees are not returnable, so if you pull out later, you may lose this money. Your lender will tell you when you pay it.
- **Solicitors' fees** – These should usually be £600 to £1,000 including Land Registry fees, local search fees and other expenses but excluding stamp duty. You pay these on the completion date.
- **Stamp Duty Land Tax (SDLT)*** – This is a government tax on buying a home. You do not have to pay stamp duty on homes costing less than £125,000. For homes above £125,001 stamp duty is payable.

Currently there are two ways of paying stamp duty, either 1% of the full market value or 1% of the share you buy plus a proportion of the annual rent. If the full market value of the home that you are buying is over £250,000 then SDLT is 3%. Your solicitor will be able to tell you the exact cost. You pay the SDLT to your solicitor on the completion date.
- **Removal costs** – If you are going to use a removal company to remove your furniture, make sure you get two or three quotes as costs can vary enormously. You could pay £150 to £500, so it pays to shop around. You usually pay this on the day you move.
- **Deposit** – We'll ask you for a deposit of £1,000 when you exchange contracts. Like the reservation fee, the deposit is taken off the price of your home - it isn't extra money for you.
- **Telephone connection charges** – Although telephone points are always included in our homes, you'll have to pay a connection charge for the point connected to the phone company. The cost is likely to be around £150.
- **Advance rent & service charge** – Sometimes when Origin Housing have bought the homes from a developer as part of the planning consent known as a S106 Agreement, you as the buyer may be liable to pay the rent and service charges 1/2 yearly and not monthly. Please speak to your Sales Officer to clarify this.

Monthly costs

Your mortgage payment

Each month you'll make your payment to your mortgage lender, usually by direct debit. The mortgage payment is between you and your mortgage lender, but as we own part of your home, we want to make sure our investment is protected, just as much as you do.

What happens if I am unable to pay my mortgage?

If you fall behind on your mortgage payments, or you think it could happen, ask for help from your mortgage lender. Many mortgage lenders will allow you to stretch your payments over a longer period while you both find a permanent solution. If you do not get help, or your financial problems continue and you get into debt, the mortgage lender can repossess your home and repay your mortgage.

If this happens you might lose all the money you put into your home, including the interest you have paid up to that point.

Also, if your money from selling your home doesn't cover the amount owed to the mortgage lender, you will be responsible for paying the difference. Losing your home in this way could also mean that you'll have trouble getting a mortgage in the future.

The most important thing is to let us and your mortgage lender know as soon as possible. We'll do everything we can to help you sort your problems out, including putting you in touch with an independent qualified debt counsellor.

Your rent

You will pay your rent to us by direct debit. This makes payment simple and convenient for everyone as the payments are taken directly from your bank account. Your rent will go up on April 1st each year by a set amount as agreed in your lease. We'll tell you the amount you will have to pay for your new rent every February.

What happens if I am unable to pay my rent or service charge?

As the government doesn't give us all the money to build Shared Ownership homes, we have to borrow the rest of the money from banks. Your rent repays these loans so it's important that you pay your rent on time. If you miss a payment, our financial services team will contact you. If you continue not to pay your rent, we'll charge you interest, you may have to pay administration costs and, eventually we may take you to court and you could lose your home.

If you have difficulties paying your rent and service charge, you should get in touch with our financial services team as soon as possible. If you are in genuine financial difficulty, they will do everything they can to help you. They can often arrange payment plans, put you in touch with your local benefit agency, speak to your mortgage lender and put you in touch with a cost free independent qualified debt counsellor.

Everyone who owns their own home through Shared Ownership pays a management and insurance charge each month along with their rent.

Your home is at risk if you fail to keep up repayments on a mortgage or other loan secured on it.

Management Charge

This covers the cost of managing the services we provide, as set out in the lease. Please see below a list of some of the services covered by the management fee:-

- rent and service charge collection
- day to day property management – repairs, management of shared cleaning and gardening contracts
- anti-social behaviour support

Insurance

Because we usually own the freehold of your home, we need to make sure your home is adequately insured. We have a block policy which covers all our properties. As we require insurance on so many properties the premium payable is reduced and we can pass these savings on to you. Buildings insurance doesn't cover your contents, possessions or liability so you need your own contents insurance too.

Service Charges – do I pay one?

Service charges usually only apply to apartments, though there can sometimes be a small service charge for houses if there are shared areas such as access roads, lighting, car parks or gardens.

The service charge for apartments covers the following:

- the cost of all day-to-day and future repairs and maintenance to the outside of the building and all the shared areas. This could be the roof, communal TV aerial, entry phones – anything that is used by everyone in the apartment block

- the cost of cleaning and gardening to shared areas
- the cost of lighting shared areas

For some houses there might be a service charge that could cover:

- the cost of gardening to shared areas; and
- the cost of cleaning shared areas.
- the cost of maintaining drainage and sewage pumps if the council is not responsible.

We only charge you what we have to pay out on services. We do not make a profit.

We'll send you an estimate of what we will spend each year in February. The service charges are checked by independent, professional auditors and we will give you a summary each year showing what we have spent compared to what we collected on account and the balance is charged or credited.

Reserve fund

If you buy a newly built apartment, some of the money we collect through the service charge is put in to a 'repairs saving fund' called a sinking fund or reserve fund.

The fund is kept in a separate account (which earns interest) towards the cost of major repairs and replacements in the future – such as cyclical work replacing the roof, redecorating shared hallways and so on. Paying for repair costs month-by-month is a good idea so that you'll reduce the risk of having to pay a large amount of money for repairs in the future. It will also help you later on if you decide to sell your home, because the new buyer will know that the money is available to cover any major repairs.

Each year, you'll receive a statement of this fund.

Once I've moved in...

Repairs and maintenance - who does them?

If you own a house, you are responsible for all repairs and maintenance to the inside and outside of your home. If you own an apartment, you are responsible for maintaining the inside. We'll take care of day-to-day repairs, maintenance and decoration to the outside of the apartments and any shared areas. This is paid for through your service charge.

What about repairs just after I move in?

With all new homes, there are bound to be teething problems. Most of these will be minor problems like 'sticking' doors or windows. The builder will inspect the property, usually after 12 months from building completion and arrange to put these right. Any more urgent repairs (as a result of defective workmanship/materials) should be reported to our call centre - this only applies to newly constructed homes where you are the first occupier.

We will arrange for the builders to put the problem right but they may liaise direct with you to make appointments and you will have to be available to provide access. How quickly they do this will depend on how urgent the repair is. You will be responsible for any accidental damage.

Your home is also covered by the National House Builders Council's (NHBC) warranty or equivalent which covers your home for defects in the building workmanship for the first two years after you move in and for structural problems for ten years, in some cases 12 years.

Alterations and improvements

You don't need our permission for redecorating and simple repairs, but you will for anything more complicated. If in doubt contact our Home Ownership team.

Make sure you keep all the benefit of any significant improvements that add value to your home by agreeing the work beforehand. That way if you decide to buy more shares in your home, we will exclude the value of any improvements you have made. This ensures you get the benefits – not us.

It is important to note when you sell your home that you will receive your share of the full market value including the value that significant improvements you have done add to the market value. If you own a 50% share you will receive 50% of the full market value at the time of sale from your buyer. See full explanation elsewhere.

Increasing your share

You've found your new home, bought it and moved in. You then have the choice of buying a bigger share in your home if you want to. This is called 'staircasing'. We recommend you consult your lease and take advice from a legal representative when you're ready to do this.

The price you pay for any extra share is based on the market value of your home at the time you want to buy. This value can go up or down according to house prices generally. The value will be set by an independent valuer. There will be some costs involved in staircasing such as a valuation fee and solicitors' fees, although it shouldn't cost as much as buying your first share.

For more information please contact our Sales and Marketing Team to obtain a Staircasing brochure.

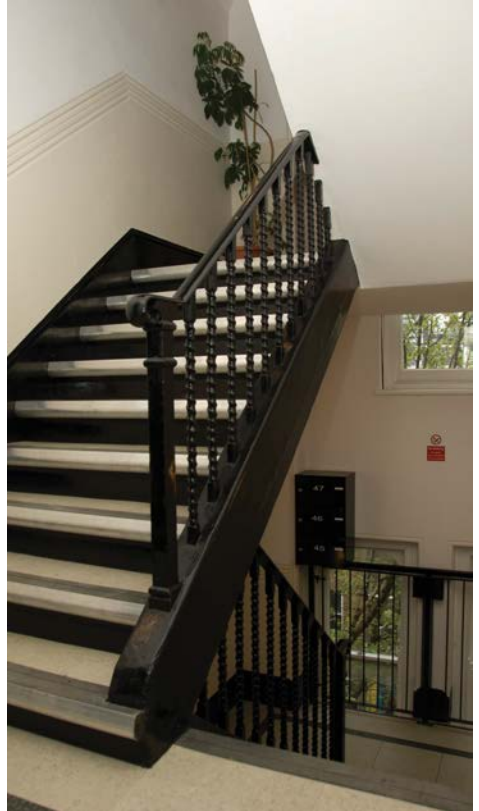
Selling your home

You can sell your home at any time. Under the terms of your lease Origin Housing has 8 weeks to find a buyer for your home. This helps you as it saves you the expense of going to an estate agent and doing all the hard work yourself. We'll make a charge of 1.5% for this which will be cheaper than using an estate agent. After the 8 weeks, if we are unable to find a buyer, you can sell your home through an estate agent in the normal way, paying the Estate Agents fees. The buyer must meet the Homebuy Agent's requirements and approval by Origin Housing.

Like staircasing, the price you sell your home for will be based on the market value at the time. Like any home, the value can rise and fall along with the housing market.

You must feel comfortable with the risks of these ups and downs before you decide that Shared Ownership is for you. However, the advantages of Shared Ownership are that:

- you only buy as much as you can afford to start with; and
- you decide if and when you buy more.



Origin Housing's selection & allocation Policy

Origin Housing provides affordable home ownership for people who would not otherwise be able to buy their own home.

We give high priority to applicants who, by buying, will free up a public sector home for re-letting to a homeless household or applicants on local authority housing waiting lists. We also give priority to keyworkers to assist with recruitment and retention of staff.

In selecting applicants and allocating homes, we will treat everyone fairly and in accordance with our equal opportunities policy.

Criteria for selection

We aim to sell to first time buyers able to afford the cost of Shared Ownership but unable to buy a suitable home in any other way. Applications may also be considered from people who have previously owned their own home if they would otherwise qualify and if they:

- owned a home with a partner and that relationship broke down
- need to move into an area because of their job and are unable to afford to buy outright
- are shared owners whose income has fallen and they could only stay as home owners by moving to a smaller, cheaper home
- are shared owners whose family has grown but who are unable to afford to buy outright
- are currently living in unsatisfactory rented accommodation or able to demonstrate housing need
- are a priority under a scheme such as keyworkers

- your legal advisor must also confirm at exchange of contracts that on completion of your purchaser of our Shared Ownership property you are not an owner of another property. If you currently own a property you must make arrangements to sell the property or in the case of a relationship breakdown that your name is removed from the property.

Household income requirements will differ from scheme to scheme in line with prevailing house prices, the equity shares we have for sale and in certain instances, the local authority's policy. We will only offer a home to people with a maximum household income of £60,000 per annum. (to be reviewed yearly). Purchasers need to be at least 18 years old.

Allocation criteria

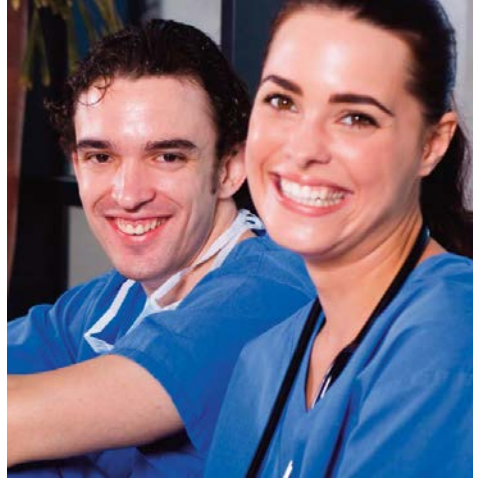
Except for homes funded on the basis that specific groups will be prioritised (eg., keyworkers), we will make offers of homes according to the following priority order unless the local authority/sub regional policy differs:

- council and housing association tenants who, by buying, would vacate a rented home and who live in the borough or sub region in which the scheme is located or have a local connection
- keyworkers as identified by the local authority in the areas we operate in
- applicants registered on a council housing waiting list
- tenants of short term housing managed by a council or housing association
- people living in tied accommodation from which they have to move

-
- people having to move to an area because of employment reasons
 - people with a demonstrated housing need (overcrowding, poor housing conditions, split families, medical reasons, harassment etc.)
 - people renting in the private sector or living with family or friends
 - council, housing association or cooperative tenants who, by buying, would vacate a rented home, but who live outside the borough.

In deciding how homes will be offered, we will take the following factors into account:-

- the applicant's preference
- household size. Applicants may be offered a home with up to one bedroom over and above their current needs
- housing need. 1 person = 1 bed, 2 person = 2 bed, 3 person = 3 bed
- affordability
- size of the local authority or housing association property that will be vacated
- number of children or dependant relatives
- household incomes
- date of application (keyworkers only).



Evidence of a residence order may be required if any dependents don't live with you permanently.

All allocation decisions are recorded on our database and must be authorised by either the Head of Sales and Marketing or Sales Manager.

We rely on accurate information being supplied by applicants when making allocation decisions. We will withdraw any offer made if information is found to be misleading or incorrect. The Head of Sales and Marketing will be responsible for the final decision. In the event of a dispute the matter can be referred through Origin Housing's complaints procedure.

Summary of a successful Shared Ownership purchase



*correct at time of going to press but subject to change.

Our Equal Opportunities Policy

This is what we will do:

- provide and promote equal opportunities, whatever a person's race, colour, ethnic or national origin, religion, beliefs, sex, age, sexuality, HIV status, physical or mental disability, state of health, appearance, marital status, family circumstances or offending behaviour
- give all staff equality and diversity training
- encourage groups and individuals that are disadvantaged in housing and employment, to apply for jobs, homes and work contracts
- keep a record of the ethnic origin, sex, disability and age of everyone who applies to us for a home or job
- consider equal opportunities when we decide who serves on our management board
- make sure everyone we work with or who works for us knows about our policy and keeps to it. If any of these people have their own policy, we will make sure it fits in with ours
- take into account good practice in equal opportunities when we update our housing and employment policies and procedures.

We are committed to promoting equality and diversity. We think there is real value in having people in our workforce from a variety of backgrounds and with a diverse range of experiences and abilities. We are dedicated to providing services to all sections of the community and we expect everyone who works for us to support us in this.



Our Service Promise

Communicating with you

- We aim to provide an excellent service for all of our customers
- If you're not happy with any aspect of our service, please let us know and we'll try to put it right. We have a complaints' form which we can send you if you want to put your complaint in writing
- We welcome your comments - good or bad - as a way of letting us know what we are doing right or wrong. This helps us improve our service to you. Our detailed service promise is available on request.

Our Performance Standards

We aim to:

- answer your telephone calls within 20 seconds
- reply to your letters within ten working days
- give you a decision on whether your application has been accepted within five working days
- respond to telephone messages within 24 hours. (This is due to the fact our Sales Officers are often out of the office at viewings and may not be able to answer your call immediately)

We have an equal opportunities policy and do not treat any applicant for Shared Ownership less favourably because of their race, colour, gender, disability or marital status.

Buying your home

We promise to:

- explain the whole process to you clearly before you buy your new home;
- provide you with a free financial interview and access to mortgage advisors; and
- guide you through every step of buying your home.

We ask you to:

- go to all presentations and appointments we have invited you to;
- be honest about your financial circumstances; and
- contact us regularly throughout the process.

Your home is at risk if you fail to keep up payments on any mortgage, rent or other loan secured on it. Please make sure you can afford the repayments before you take out a mortgage.



For more information call 0800 068 8990
sales@originhousing.org.uk

www.originsales.co.uk