

**The Financial Implications of Buying 1 Badgers Walk, Cedars Village, Chorleywood, Rickmansworth, Hertfordshire, WD3 5GA**

Set out below are worked examples of the financial implications of buying the above property. Created on 05/03/2026.

**Note: These worked examples are for guidance only. Please discuss your individual circumstances and financial commitments with your solicitor, other legal or financial adviser.**

This illustration is not a forecast and, like any other investment, the value of properties in the village could go down as well as up.

**EXAMPLE 1: TYPICAL ANNUAL COSTS**

This first example deals with the annual costs of buying a retirement property. **It excludes:**

- The cost of any **mortgage** you may have, and;
- The **personal monthly bills** for which you would be liable, such as council tax, electricity, gas, water, telephone rates and charges, (if applicable), contents insurance, television licence, broadband / satellite / cable subscriptions and any other bills.

The costs shown are based upon the purchase cost and Management Fee costs for single or double occupancy of a 2 bedroom Bungalow, 1 Badgers Walk, Cedars Village, Chorleywood, Rickmansworth, Hertfordshire, WD3 5GA, purchased for **£545,000.00 Five Hundred and Forty Five Thousand Pounds**.

As a leasehold owner, you will be responsible for the following costs, which are applicable from: January 2026 to December 2026 and annually thereafter.

| Costs (for both single and double occupancy)                    | Monthly        | Annual           |
|-----------------------------------------------------------------|----------------|------------------|
| <b>Management Fee</b><br>Increasing each year in line with CPIH | £750.71        | £9,008.48        |
| <b>Ground Rent</b><br>Not applicable                            | N/A            | N/A              |
| <b>Total</b>                                                    | <b>£750.71</b> | <b>£9,008.48</b> |

**EXAMPLE 2: A SALE (Otherwise known as assignment) of your property.**

This second example deals with some of the one-off costs if you were to sell (otherwise known as to assign) your property. **It excludes:**

- Any outstanding **Management Fee** that you owe;
- Any **mortgage costs**, including the cost of paying off (sometimes referred to as redeeming) your mortgage;
- The costs of any **solicitor**, conveyancer or legal advisor you appoint to deal with the sale/assignment;
- Any **estate agent fees**; (1.5% when RV Property Holdings Ltd undertake sales and marketing or sellers choice of agent)
- Any **tax** which you may have to pay, including stamp duty;
- Any **costs of moving**
- The **cost of ensuring the property is in good decorative order prior to the resale.**

***The assignment fee, which is payable to the landlord, RV Property Holdings Ltd, provides a return on the original investment in developing the communal facilities in the Village. It does not contribute towards the costs of any services that are provided or to a sinking fund and accordingly is not held in trust for its residents.***

If you purchase the property for **£545,000.00** and in the future sell/assign it for the sale prices below, examples of the corresponding assignment fees incurred on the sale/assignment of the property are indicated underneath the sale prices:-

**The proportion of the sales price payable changes: it is 4% for a sale in the first year, 8% for a sale in the second year, and 12% for a sale in the third year, 16% for a sale in the fourth year and 20% thereafter of the sales price when the property is re-sold.**

| Example A: If you sell the property After 6 years and the property has increased in value by 3.0% per annum. |                           |                   |             |                       |
|--------------------------------------------------------------------------------------------------------------|---------------------------|-------------------|-------------|-----------------------|
| Sale Price                                                                                                   |                           |                   | £650,758.50 |                       |
| The Assignment Fee if paid on sale                                                                           | 20.0%                     | of the sale price | £130,151.70 | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example B: If you sell the property After 6 years and the property has decreased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £453,969.74 |                       |
| The Assignment Fee if paid on sale                                                                           | 20.0%                     | of the sale price | £90,793.95  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example C: If you sell the property After 4 years and the property has increased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £613,402.30 |                       |
| The Assignment Fee if paid on sale                                                                           | 20.0%                     | of the sale price | £122,680.46 | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example D: If you sell the property After 4 years and the property has decreased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £482,484.58 |                       |
| The Assignment Fee if paid on sale                                                                           | 16.0%                     | of the sale price | £77,197.53  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example E: If you sell the property After 3 years and the property has increased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £595,536.22 |                       |
| The Assignment Fee if paid on sale                                                                           | 16.0%                     | of the sale price | £95,285.79  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example F: If you sell the property After 3 years and the property has decreased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £497,406.79 |                       |
| The Assignment Fee if paid on sale                                                                           | 12.0%                     | of the sale price | £59,688.81  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example G: If you sell the property After 2 years and the property has increased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £578,190.50 |                       |
| The Assignment Fee if paid on sale                                                                           | 12.0%                     | of the sale price | £69,382.86  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example H: If you sell the property After 2 years and the property has decreased in value by 3.0% per annum. |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £512,790.50 |                       |
| The Assignment Fee if paid on sale                                                                           | 8.0%                      | of the sale price | £41,023.24  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example I: If you sell the property After 1 year and the property has increased in value by 3.0% per annum.  |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £561,350.00 |                       |
| The Assignment Fee if paid on sale                                                                           | 8.0%                      | of the sale price | £44,908.00  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example J: If you sell the property After 1 year and the property has decreased in value by 3.0% per annum.  |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £528,650.00 |                       |
| The Assignment Fee if paid on sale                                                                           | 4.0%                      | of the sale price | £21,146.00  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |
| Example K: If you sell the property within 1 year and the property has not changed in value.                 |                           |                   |             |                       |
| Sale Price                                                                                                   |                           |                   | £545,000.00 |                       |
| The Assignment Fee if paid on sale                                                                           | 4.0%                      | of the sale price | £21,800.00  | Payable when you sell |
| <b>Fee</b>                                                                                                   | <b>Calculation Method</b> |                   | <b>Cost</b> |                       |