

The Financial Implications of Buying 1 Cowdray Close, Lime Tree Village, Cawston, Rugby, Warwickshire, CV22 7ZX

Set out below are worked examples of the financial implications of buying the above property. Created on 11/02/2026.

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 service charge costs for single or double occupancy of a 2 bedroom Cottage, 1 Cowdray Close, Lime Tree Village, Cawston, Rugby, Warwickshire, CV22 7ZX, purchased for **£349,950.00 Three Hundred and Forty Nine Thousand Nine Hundred and Fifty Pounds**.

As a leasehold owner, you will be responsible for the following costs, which are applicable from: October 2025 to September 2026 and annually thereafter.

Costs (for both single and double occupancy)	Monthly	Annual
Service Charge Reviewed every year in consultation with residents	£615.83	£7,390.00
Ground Rent Doubles every 25 years from the start of the lease (applies to specific villages only please refer to the lease).	£0.00	£0.00
Total	£615.83	£7,390.00

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 **ground rent or service charge** 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 Lime Tree Village 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, Lime Tree Village 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 **£349,950.00** 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 2.5% (1st year), 5% (2nd year) or 10% (after year 2) of the sales price when 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			£417,858.60	
The Assignment Fee if paid on sale	10.0%	of the sale price	£41,785.86	Payable when you sell
Fee	Calculation Method		Cost	
Example B: If you sell the property After 6 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£291,498.55	
The Assignment Fee if paid on sale	10.0%	of the sale price	£29,149.86	Payable when you sell
Fee	Calculation Method		Cost	
Example C: If you sell the property After 4 years and the property has increased in value by 3.0% per annum.				
Sale Price			£393,871.81	
The Assignment Fee if paid on sale	10%	of the sale price	£39,387.18	Payable when you sell
Fee	Calculation Method		Cost	
Example D: If you sell the property After 4 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£309,808.22	
The Assignment Fee if paid on sale	10.0%	of the sale price	£30,980.82	Payable when you sell
Fee	Calculation Method		Cost	
Example E: If you sell the property After 3 years and the property has increased in value by 3.0% per annum.				
Sale Price			£382,399.81	
The Assignment Fee if paid on sale	10.0%	of the sale price	£38,239.98	Payable when you sell
Fee	Calculation Method		Cost	
Example F: If you sell the property After 3 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£319,389.92	
The Assignment Fee if paid on sale	10.0%	of the sale price	£31,938.99	Payable when you sell
Fee	Calculation Method		Cost	
Example G: If you sell the property After 2 years and the property has increased in value by 3.0% per annum.				
Sale Price			£371,261.96	
The Assignment Fee if paid on sale	10.0%	of the sale price	£37,126.20	Payable when you sell
Fee	Calculation Method		Cost	
Example H: If you sell the property After 2 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£329,267.96	
The Assignment Fee if paid on sale	5.0%	of the sale price	£16,463.40	Payable when you sell
Fee	Calculation Method		Cost	
Example I: If you sell the property After 1 year and the property has increased in value by 3.0% per annum.				
Sale Price			£360,448.50	
The Assignment Fee if paid on sale	5.0%	of the sale price	£18,022.43	Payable when you sell
Fee	Calculation Method		Cost	
Example J: If you sell the property After 1 year and the property has decreased in value by 3.0% per annum.				
Sale Price			£339,451.50	
The Assignment Fee if paid on sale	2.5%	of the sale price	£8,486.29	Payable when you sell
Fee	Calculation Method		Cost	
Example K: If you sell the property within 1 year and the property has not changed in value.				
Sale Price			£349,950.00	
The Assignment Fee if paid on sale	2.5%	of the sale price	£8,748.75	Payable when you sell
Fee	Calculation Method		Cost	