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

Set out below are worked examples of the financial implications of buying the above property. Created on 18/09/2026.

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 focuses on the annual costs associated with purchasing 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 Imphal Close, Lime Tree Village, Cawston, Rugby, Warwickshire, CV22 7ZL, purchased for **£355,000.00 Three Hundred and Fifty Five Thousand Pounds**.

As a leasehold owner, you will be responsible for the following costs, which apply from: October 2026 to September 2027 and annually thereafter.

Costs	**Single Occupancy**		**Double Occupancy**	
	Monthly	**Annual**	**Monthly**	**Annual**
Service Charge Reviewed every year in consultation with residents	£666.42	£7,997.00	£25.00	£300.00
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	£0.00	£0.00
Total	**£666.42**	**£7,997.00**	**£691.42**	**£8,297.00**

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 **£355,000.00** 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 3% (1st year), 6% (2nd year) 9% (3rd year) 12% (4th Year) or 15% (after year 4) 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			£423,888.57	
The Assignment Fee if paid on sale	15.0%	of the sale price	£63,583.28	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			£295,705.06	
The Assignment Fee if paid on sale	15.0%	of the sale price	£44,355.76	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			£399,555.63	
The Assignment Fee if paid on sale	15.0%	of the sale price	£59,933.34	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			£314,278.95	
The Assignment Fee if paid on sale	12.0%	of the sale price	£37,713.47	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			£387,918.09	
The Assignment Fee if paid on sale	12.0%	of the sale price	£46,550.17	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			£323,998.92	
The Assignment Fee if paid on sale	9.0%	of the sale price	£29,159.90	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example G: If you sell the property within 2 years and the property has increased in value by 3.0% per annum.				
Sale Price			£376,619.50	
The Assignment Fee if paid on sale	9.0%	of the sale price	£33,895.76	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example H: If you sell the property within 2 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£334,019.50	
The Assignment Fee if paid on sale	6.0%	of the sale price	£20,041.17	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example I: If you sell the property within 1 year and the property has increased in value by 3.0% per annum.				
Sale Price			£365,650.00	
The Assignment Fee if paid on sale	6.0%	of the sale price	£21,939.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example J: If you sell the property within 1 year and the property has decreased in value by 3.0% per annum.				
Sale Price			£344,350.00	
The Assignment Fee if paid on sale	3.0%	of the sale price	£10,330.50	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			£355,000.00	
The Assignment Fee if paid on sale	3.0%	of the sale price	£10,650.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	