The Financial Implications of Buying 1 Percuil Lodge, Roseland Parc, Tregony, Truro, Cornwall, TR2 5NH

Set out below are worked examples of the financial implications of buying the above property. Created on 16/02/2026.

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 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 Detached House, 1 Percuil Lodge, Roseland Parc, Tregony, Truro, Cornwall, TR2 5NH, purchased for **£495,000.00 Four Hundred and Ninety Five Thousand Pounds**.

As a leasehold owner, you will be responsible for the following costs, which apply from: 01/04/2025 to 31/03/2026 and annually thereafter.

Costs	Single Occupancy		Double Occupancy	
	Monthly	**Annual**	**Monthly**	**Annual**
Service Charge Reviewed every year in consultation with residents	£696.75	£8,361.00	£63.83	£766.00
Ground Rent Doubles every 25 years from the start of the lease (applies to specific villages only please refer to the lease).	£0.83	£10.00	£0.83	£10.00
Total	**£697.58**	**£8,371.00**	**£761.42**	**£9,137.00**

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 Roseland Parc 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, Roseland Parc 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 **£495,000.00** 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: 5%, (1st year), 10% (2nd year) or 12.5% (after year 2) 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			£591,055.89	
The Assignment Fee if paid on sale	12.5%	of the sale price	£73,881.99	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			£412,321.14	
The Assignment Fee if paid on sale	12.5%	of the sale price	£51,540.14	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			£557,126.86	
The Assignment Fee if paid on sale	12.5%	of the sale price	£69,640.86	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			£438,219.94	
The Assignment Fee if paid on sale	12.5%	of the sale price	£54,777.49	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			£540,899.87	
The Assignment Fee if paid on sale	12.5%	of the sale price	£67,612.48	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			£451,773.14	
The Assignment Fee if paid on sale	12.5%	of the sale price	£56,471.64	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			£525,145.50	
The Assignment Fee if paid on sale	10.0%	of the sale price	£52,514.55	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			£465,745.50	
The Assignment Fee if paid on sale	10.0%	of the sale price	£46,574.55	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			£509,850.00	
The Assignment Fee if paid on sale	5.0%	of the sale price	£25,492.50	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			£480,150.00	
The Assignment Fee if paid on sale	5.0%	of the sale price	£24,007.50	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			£495,000.00	
The Assignment Fee if paid on sale	5.0%	of the sale price	£24,750.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	