

**The Financial Implications of Buying 12 Lady Cooper Court, Castle Village, Britwell Drive, Berkhamsted, Hertfordshire, HP4 2GY**

Set out below are worked examples of the financial implications of buying the above property. Created on 20/05/2026.

**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 Apartment, 12 Lady Cooper Court, Castle Village, Britwell Drive, Berkhamsted, Hertfordshire, HP4 2GY, purchased for **£775,000.00 Seven Hundred and Seventy Five Thousand Pounds.**

As a leasehold owner, you will be responsible for the following costs, which are applicable from: April 2026 to March 2027 and annually thereafter.

Costs	Single Occupancy		Double Occupancy	
	Monthly	Annual	Monthly	Annual
<b>Service Charge</b> Reviewed every year in consultation with residents	£1,044.00	£12,529.00	£17.00	£200.00
<b>Ground Rent</b> Doubles every 25 years from the start of the lease (applies to specific villages only please refer to the lease).	£21.00	£250.00	£21.00	£250.00
<b>Total</b>	<b>£1,065.00</b>	<b>£12,779.00</b>	<b>£1,082.00</b>	<b>£12,979.00</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 **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**; (Inclusive if using RV Property Holdings Ltd re-sales service)
- 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 **£775,000.00** 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 10% Fixed Fee, does not change over time.**

Example A: If you sell the property After 6 years and the property has increased in value by 3.0% per annum.				
Sale Price			£925,390.53	
The Assignment Fee if paid on sale	10.0%	of the sale price	£92,539.05	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			£645,553.30	
The Assignment Fee if paid on sale	10.0%	of the sale price	£64,555.33	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			£872,269.33	
The Assignment Fee if paid on sale	10.0%	of the sale price	£87,226.93	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			£686,101.93	
The Assignment Fee if paid on sale	10.0%	of the sale price	£68,610.19	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			£846,863.43	
The Assignment Fee if paid on sale	10.0%	of the sale price	£84,686.34	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			£707,321.58	
The Assignment Fee if paid on sale	10.0%	of the sale price	£70,732.16	Payable when you sell
<b>Fee</b>	<b>Calculation Method</b>		<b>Cost</b>	
Example G: If you sell the property within 2 years and the property has increased in value by 3.0% per annum.				
Sale Price			£822,197.50	
The Assignment Fee if paid on sale	10.0%	of the sale price	£82,219.75	Payable when you sell
<b>Fee</b>	<b>Calculation Method</b>		<b>Cost</b>	
Example H: If you sell the property within 2 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£729,197.50	
The Assignment Fee if paid on sale	10.0%	of the sale price	£72,919.75	Payable when you sell
<b>Fee</b>	<b>Calculation Method</b>		<b>Cost</b>	
Example I: If you sell the property within 1 year and the property has increased in value by 3.0% per annum.				
Sale Price			£798,250.00	
The Assignment Fee if paid on sale	10.0%	of the sale price	£79,825.00	Payable when you sell
<b>Fee</b>	<b>Calculation Method</b>		<b>Cost</b>	
Example J: If you sell the property within 1 year and the property has decreased in value by 3.0% per annum.				
Sale Price			£751,750.00	
The Assignment Fee if paid on sale	10.0%	of the sale price	£75,175.00	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			£775,000.00	
The Assignment Fee if paid on sale	10.0%	of the sale price	£77,500.00	Payable when you sell
<b>Fee</b>	<b>Calculation Method</b>		<b>Cost</b>	