The Financial Implications of Buying 2 Brook Place, Debden Grange, Newport, Saffron Walden, Essex, CB11 3NZ

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

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 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 Cottage, 2 Brook Place, Debden Grange, Newport, Saffron Walden, Essex, CB11 3NZ, purchased for **£574,650.00 Five Hundred and Seventy Four Thousand Six Hundred and Fifty 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**
Management Fee Increasing each year in line with CPIH	£796.60	£9,559.20
Ground Rent Not applicable	N/A	N/A
Total	**£796.60**	**£9,559.20**

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 Debden Grange 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, Debden Grange 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 **£574,650.00** 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), 10% 3rd year or 15% (after year 3) 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			£686,162.15	
The Assignment Fee if paid on sale	15.0%	of the sale price	£102,924.32	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			£478,667.36	
The Assignment Fee if paid on sale	15.0%	of the sale price	£71,800.10	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			£646,773.64	
The Assignment Fee if paid on sale	15.0%	of the sale price	£97,016.05	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			£508,733.51	
The Assignment Fee if paid on sale	15.0%	of the sale price	£76,310.03	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			£627,935.57	
The Assignment Fee if paid on sale	15.0%	of the sale price	£94,190.34	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			£524,467.54	
The Assignment Fee if paid on sale	10.0%	of the sale price	£52,446.75	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			£609,646.19	
The Assignment Fee if paid on sale	10.0%	of the sale price	£60,964.62	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			£540,688.19	
The Assignment Fee if paid on sale	6.0%	of the sale price	£32,441.29	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			£591,889.50	
The Assignment Fee if paid on sale	6.0%	of the sale price	£35,513.37	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			£557,410.50	
The Assignment Fee if paid on sale	3.0%	of the sale price	£16,722.32	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			£574,650.00	
The Assignment Fee if paid on sale	3.0%	of the sale price	£17,239.50	Payable when you sell
Fee	**Calculation Method**		**Cost**	