The Financial Implications of Buying 9 Thurlaston Drive, Lime Tree Village, Cawston, Rugby, Warwickshire, CV22 7SB

Set out below are worked examples of the financial implications of buying the above property. Created on 29/09/2025.

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 3 bedroom Cottage, 9 Thurlaston Drive, Lime Tree Village, Cawston, Rugby, Warwickshire, CV22 7SB, purchased for **£365,000.00 Three Hundred and Sixty Five Thousand 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	Single Occupancy		Double Occupancy	
	Monthly	Annual	Monthly	Annual
Service Charge Reviewed every year in consultation with residents	£615.83	£7,390.00	£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).	£20.83	£250.00	£20.83	£250.00
Total	**£636.67**	**£7,640.00**	**£661.67**	**£7,940.00**

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;** (Inclusive if using Lime Tree Village 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, 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 **£365,000.00** 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 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			£435,829.09	
The Assignment Fee if paid on sale	10.0%	of the sale price	£43,582.91	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			£304,034.78	
The Assignment Fee if paid on sale	10.0%	of the sale price	£30,403.48	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			£410,810.72	
The Assignment Fee if paid on sale	10.0%	of the sale price	£41,081.07	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			£323,131.88	
The Assignment Fee if paid on sale	10.0%	of the sale price	£32,313.19	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			£398,845.36	
The Assignment Fee if paid on sale	10.0%	of the sale price	£39,884.54	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			£333,125.65	
The Assignment Fee if paid on sale	10.0%	of the sale price	£33,312.56	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			£387,228.50	
The Assignment Fee if paid on sale	10.0%	of the sale price	£38,722.85	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			£343,428.50	
The Assignment Fee if paid on sale	5.0%	of the sale price	£17,171.43	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			£375,950.00	
The Assignment Fee if paid on sale	5.0%	of the sale price	£18,797.50	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			£354,050.00	
The Assignment Fee if paid on sale	2.5%	of the sale price	£8,851.25	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			£365,000.00	
The Assignment Fee if paid on sale	2.5%	of the sale price	£9,125.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	