

The Financial Implications of Buying 8 Roseland Court, Roseland Parc, Tregony, Truro, Cornwall, TR2 5PD

Set out below are worked examples of the financial implications of buying the above property. Created on 13/01/2026.

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 1 bedroom Apartment, 8 Roseland Court, Roseland Parc, Tregony, Truro, Cornwall, TR2 5PD, purchased for **£197,500.00 One Hundred and Ninety Seven Thousand Five Hundred Pounds**.

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

Costs (for both single and double occupancy)	Monthly	Annual
Service Charge Reviewed every year in consultation with residents	£696.75	£8,361.00
Ground Rent	Peppercorn	Peppercorn
Total	£697.58	£8,371.00

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 Roseland Parc 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, 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 **£197,500.00** 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% within 1 year, 5% within 2 years, 10% any time after 2 years

Example A: If you sell the property After 6 years and the property has increased in value by 3.0% per annum.				
Sale Price			£235,825.33	
The Assignment Fee if paid on sale	10.0%	of the sale price	£23,582.53	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			£164,511.97	
The Assignment Fee if paid on sale	10.0%	of the sale price	£16,451.20	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			£222,287.99	
The Assignment Fee if paid on sale	10.0%	of the sale price	£22,228.80	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			£174,845.33	
The Assignment Fee if paid on sale	10.0%	of the sale price	£17,484.53	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			£215,813.58	
The Assignment Fee if paid on sale	10.0%	of the sale price	£21,581.36	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			£180,252.92	
The Assignment Fee if paid on sale	10.0%	of the sale price	£18,025.29	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			£209,527.75	
The Assignment Fee if paid on sale	5.0%	of the sale price	£10,476.39	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			£185,827.75	
The Assignment Fee if paid on sale	5.0%	of the sale price	£9,291.39	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			£203,425.00	
The Assignment Fee if paid on sale	2.5%	of the sale price	£5,085.63	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			£191,575.00	
The Assignment Fee if paid on sale	2.5%	of the sale price	£4,789.38	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			£197,500.00	
The Assignment Fee if paid on sale	2.5%	of the sale price	£4,937.50	Payable when you sell
Fee	Calculation Method		Cost	