

YOUR REF: Alderton Grange OUR REF: FL/August 2015 DATE: August 2015

CONTACT: DIRECT DIAL No: 01684 579441 EMAIL:

Nicky Baker nbaker@fortisliving.com

Dear Applicant

Shared Ownership Homes at Alderton Grange, Beckford Road, Tewkesbury

Thank you for your enquiry, Fortis Living are delighted to offer you a selection of shared ownership properties for sale at Alderton Grange development in Tewkesbury, Gloucestershire. I am pleased to attach a marketing pack for your perusal.

Before completing this application, I recommend that you take the time to fully read the contents of this letter and the guide provided as they provide detailed information of the scheme, the eligibility criteria, sales information and how the properties will be allocated.

Before you apply:

You must be registered with Orbit Help to Buy South. You can register online the address is www.helptobuysouth.co.uk You can also call them to discuss any queries you may have or to request a postal application, the number is 0800 456 11 88.

Please add your reference number to your application.

Plot Availability, Selling Prices, Shares for Sale and Financial Assessment

The Plot Availability sheet outlines the selling price, monthly rent, service charge and anticipated handover date which is subject to change.

We will endeavour to sell each property for a minimum of 40%. The remaining % share will stay in the ownership of Fortis Living. The share you purchase will be determined by the Financial Assessment we carry out once we have received your application form.

The Association has a duty to ensure that prospective shared owners have the financial means to afford and sustain shared ownership. We will therefore assess each eligible application to ensure that shared ownership is a viable and sustainable option.

As a practical guide, we recommend that applicants must have available funds of at least £2,500 to cover the setting up costs, i.e. solicitor's fees, moving in costs, carpets etc.

Your mortgage company will require a deposit on your share of the property and you must check with your relevant provider, but as a general rule this is usually around 5-10% of your share.

How to Apply:

If you feel shared ownership is a suitable option for you and would like to be considered for one of our shared ownership properties, please complete and return the enclosed application form, local connection form (if applicable) and COPIES (not originals) of the following documents:

~ Last 3 months payslips (or 6 weeks if paid weekly) for all named applicants

- ~ Last 3 months banks statements
- ~ Proof of benefit entitlement (if applicable)
- ~ Proof of savings

~ A recent Mortgage Illustration (KFI) from a <u>High Street Mortgage Lender</u> or evidence of your funds to purchase the property if you are not obtaining a mortgage

~ Proof of ID (passport or driving licence or similar)

You can post your application to: Sales Team Fortis Living Midland Road Worcester WR5 1DU

Please ensure that your application is stamped at the correct level otherwise there will be a delay in the delivery from the Post Office. On a practical level, we do recommend that you use recorded delivery or an equivalent service, to ensure that your application is sent to us on time.

Alternatively you can email your scanned completed application as **one or two** pdf documents to <u>salesteam@fortisliving.com</u>. Please do not send multiple documents via email.

Please return your application as soon as possible as demand is expected to be high.

Your application cannot be processed if it is incomplete.

How the properties will be allocated?

Shared Ownership is aimed at helping people with a housing need that are unable to purchase a property outright on the open market. Priority will be given to applicants with a local connection to Alderton.

If you have a specific plot in mind, please add this to your application. Plots will be allocated on a first come first served basis. We reserve the right to allocate a different plot for you should your chosen plot not be available at the time of allocation.

In your home we will provide flooring, which is a sheet vinyl to the 'wet areas' which includes Kitchen, WC and Bathroom. Kitchens come with a fitted electric oven, gas hob and over cooker extractor. The Bathroom will have a white three piece bathroom suite with an electric shower over the bath, a shower screen or curtain rail will be provided.

All plots are allocated 'Off Plan' this means you must accept our offer and pay your reservation fee within 5 days and prior to viewing your plot. All legal work must progress straight away. We will endeavour to provide you with electronic images of your home, which may include some or all of the following, computer generated images (CGI's) photos, plot layout plans, 3D floor plans and a 3D walkthrough of your chosen plot.

As you are aware, the properties are currently under construction, therefore as soon as we have taken handover of the properties and are able to gain safe access to your plot, we will contact you to offer a viewing. This will enable you to measure up for carpets and curtains etc.

I do hope that this gives you all the information you require. However if you require any additional information please do not hesitate to contact the Sales & Marketing Team on 01684 579441 or 01684579447.

We look forward to receiving your application in due course.

Yours Sincerely

Nicky Baker Sales & Marketing Officer

Shared Ownership



- An affordable option



Building Successful Communities



Shared Ownership - An affordable option

What is Shared Ownership?

Shared Ownership is an alternative to renting and an affordable way to buy a home. With Shared Ownership you buy a 'share' of your home and pay rent on the rest. 'Shared Ownership' does not mean that you share your home with someone else.

Shared Ownership is usually arranged through a Registered Provider such as Fortis Living. RPs are non-profit making organisations, which provide good quality affordable homes for rent and Shared Ownership. The total monthly costs of the rent and mortgage should be lower than the cost of a mortgage needed to buy 100% of the same home. This is because Shared Ownership is supported by the government or local authority money, which helps reduce the rent.

You buy a share of the property and Fortis own the remaining share. You will pay rent on the share of the property you don't own. Later, as you can afford it, you can increase your own share.



The Shared Ownership schemes that are currently on offer are as follows: -

- 1. As either a registered RP or registered social landlord provider RSLP we build new homes or refurbish existing properties for Shared Ownership.
- 2. We may also have 'resale' Shared Ownership properties available where an existing shared owner wishes to move.

Who can become a Shared Owner?

Priority is given to local authority, and housing association tenants and people on a housing waiting list. In rural areas priority is given to those with a connection to that area.

Generally Shared Ownership is open to anyone with a regular income who can secure a mortgage to buy a share in a property or who has sufficient means to buy a share, but cannot afford the full costs of outright ownership. This can include first time buyers, people renting accommodation or homeowners who need to move due to relationship breakdown.



So who cannot become a Shared Owner?

You do not qualify if you can afford to buy a home outright that meets your needs. Also, if you cannot afford the cost of the rent and mortgage, you would not qualify financially. In addition, if you have a county court judgement or a history of rent arrears or bad debt you are unlikely to be considered. You will not qualify if you earn over £60,000 as a couple or an individual or if you currently own your own home.

How can I apply for a Shared Ownership property?

You can contact us directly to discuss your eligibility and complete an application form. We also recommend that you register on your local housing waiting list.

How much does Shared Ownership cost?

Shared Ownership should be cheaper than buying 100% of a home. The exact amount you will need to pay out each month will depend on a number of things, such as the price of the property, the size of the share you buy, the rent and mortgage costs. The larger the share you buy, the higher your mortgage payments will be, but the less rent you will pay.

It is a good idea to speak to a bank or building society or financial adviser before applying for Shared Ownership to find out if you are eligible for a mortgage. You can get an idea of the type of mortgage that would be best for you and how much you may be able to borrow.

What costs are involved in becoming a Shared Owner?

As with buying a property on your own, becoming a Shared Owner involves certain costs. Some costs you will only have to pay once. Others you will have to pay regularly, usually monthly.

Costs when you buy

- Legal fees
 (for your solicitor)
- Valuation fees (for a survey of your home required by banks and building societies)
- Stamp duty if applicable (check with your solicitor)
- Mortgage arrangement charges (check with your lender)
- Indemnity insurance premium (check with your lender)
- **Deposit** (check with your solicitor)

Don't forget once you've moved in there may be everyday living costs such as:

- Rent
- Mortgage payments
- Mortgage protection policy (to insure against unemployment)
- Service charge made Fortis to maintain the building (usually for flats)
- Contents insurance (for your belongings, furniture, carpets etc.)
- Council tax
- Gas, electricity, water and telephone charges
- Other normal household bills (e.g. TV license)
- All repairs, decoration and maintenance costs (shared owners are responsible for these)





Can I buy a bigger share of my home?

Usually, three months after you buy your home you can increase your share. This is known as 'staircasing'. Each time you must increase your share by at least 10% of the total market value of the property at that time. Each time you increase your share, your rental payments will be reduced. But, if you pay for your additional share with an increased mortgage, your monthly mortgage repayments will go up.

Usually, the purchase of extra shares means that the combined cost of your rent and mortgage payments will go up. You do not have to increase your share, it is entirely up to you. Shared Ownership is flexible and allows you to choose if and when you want to increase your level of ownership. In rural Shared Ownership properties, it may only be possible to staircase to a maximum of 80%.

For further information on **Shared Ownership**, please contact the Sales & Marketing Team at Fortis Living on **0330 123 0700** Email **salesteam@fortisliving.com**

or Web www.fortisliving.com





What happens when I want to sell my share or move?

Keep talking to us. You must also tell your mortgage lender. We usually have the option to nominate a buyer. We keep a waiting list of people wanting to become Shared Ownership owners and may be we can nominate someone to buy your home. If we do not have anyone on the waiting list then, you may then sell your property on the open market. However, any prospective purchaser must comply with the qualifying local criteria set out in the S106 Planning Agreement.

In practice, shared owners find selling their home no more complicated than it would be if they owned it outright.

Who benefits from any increase in value when I sell?

You, as the Shared Owner, benefit from any increase in value of the property according to the share you own. If the value of your home had increased by £5,000 and you owned 50%, your share of the increase would be £2,500. But property prices can fall as well as rise. If this happens, you will have to bear a share of the loss.

Other questions about Shared Ownership

1. Can I alter or improve my home?

Yes, but you must get written consent from Fortis Living before you make any alteration or addition to your home. You may also need to get permission from your mortgage lender. You will pay all the costs of any alteration or addition.

However, if you sell your home, you only get your share of any increase in value.

2. Am I responsible for repairs, decoration and maintenance?

Yes, as the Shared Owner, you are usually responsible for repairs, decoration and maintenance of your home and for any costs. If you live in a flat we will look after the maintenance of the communal areas of the property and will charge you a service charge to cover the cost.

3. Can I sub-let my home?

Sub-letting your home will only be allowed with our written consent and that of your mortgage lender, and then in only exceptional circumstances.

4. What size property can I have?

Applicants are expected to purchase a property appropriate to their needs but this is not a hard and fast rule. Single person applications will be considered for two-bedroom accommodation and couples with one child will be considered for three-bedroom accommodation. If the number of applicants is greater than the properties available, we will consider all the applicants who meet the S106 criteria in priority order.

What should I do next?

You can register your interest with us and apply to go on the Local Authorities waiting list.

Visit a high street bank, building society or contact a mortgage broker to discuss your wish to purchase a shared ownership property and find out how much they will lend you and which mortgage is best for you.

You may wish to speak to a solicitor to talk through the legal requirements for buying a home through Shared Ownership.

For further information please , contact 'Our call centre on:

Tel: 0330 123 0700

Or

Email: salesteam@fortisliving.com



Scheme administered by Fortis Living Progress House, Midland Road, Worcester WR5 1DU.

Application Form



Please fill in this form in **BLOCK CAPITALS** using black ink then send it to the address at the back of the form. We are unable to consider your application unless all the sections are fully completed. All persons aged over 18 must fill in their details as the 'second applicant' even if they do not earn an income, unless they are the applicants' child/children.

Listed below are the HomeBuy products available at the time of printing this form. Please indicate which one(s) you are interested in by ticking the relevant box(es).

Don't worry, If you are not sure we will contact you to advise further.

Shared Ownership

□ Shared Ownership Resale

Intermediate Rent
 Outright Sale

Intermediate Rent to Buy
 Discounted Sale e.g. Social HomeBuy

Are you interested in a particular development or property? (If so, please let us have the details.)

Section 1 About you and your household

	FIRST APPLICANT	SECOND APPLICANT
Title (Mr/Mrs/Ms/other)		
First name		
Middle name		
Surname		
Date of Birth		
Address (If you have lived elsewhere in the last three years, please list all your previous addresses on a separate sheet.)		
Postcode		
Home telephone number		
Mobile telephone number		
Work telephone number		
E-mail address		
Which local authority area do you live in?		
If working, which local authority area do you work in?		
Which local authority area/s do you want to live in?		
How many miles do you travel to work on a daily basis		

Section 1 About you and your household (continued)

	FIRST APPLICANT	SECOND APPLICANT
Are you permanently employed? (If no, please advise when your contract is due to end.)	Yes No	Yes No
Occupation/job title/grade (If you are not working please indicate; i.e. retired, early retirement on health grounds etc. then go to the question 'Who else will be living with you?')		
Employer's name, address, telephone number and email address (Please specify if self employed. If a teacher provide details of the school or if a nurse the name of the hospital, etc.)		
Start date of employment		
Have you been employed with this employer for 12 months or more? (If no provide details of previous employers on a separate sheet.)	Yes No	Yes No
Have you ever had a home repossessed?	Yes No	Yes No
Have you ever been declared bankrupt?	Yes No	Yes No
If yes, have these been discharged?	Yes No	Yes No
Have you ever had any County Court Judgements? (CCJs)	Yes No	Yes No
If yes, have they been satisfied?	Yes No	Yes No

Who else will be living with you (excluding yourself)?

Number of people living in the household? Please state:

Please include their full name, relationship status and state whether in full time education or working, etc.

NAME	RELATIONSHIP	GENDER	D.O.B.	EDUCATION/ WORKING	ANNUAL SALARY					
How would you describe the comp	osition of your	household	?							
\Box Single \Box Couple \Box Couple with children \Box Single with children \Box Sharing										
Are you expecting a baby? \Box Yes \Box No $$ If yes, please state due date:										
Do you have any pets? 🛛 Yes 🗌 No 🛛 If yes, please specify e.g. 1 dog etc										
Next of Kin Name										
Relationship										
Address										
Contact Number/s										

Section 2 About your current housing and your housing needs

	FIRST APPLICANT	SECOND APPLICANT		
Do you currently own a property in the UK or abroad?	Yes No	Yes No		
lf yes, please provide details				
Are you in the process of selling your property?	Yes No	Yes No		
At what stage is the sale process at? Offer accepted				
Solicitors instructed				
Contracts exchanged				
Completed				
What is the due completion date?				
Has your name been removed from the deeds of the property?	Yes No	Yes No		
If yes, what date was your name removed from the deeds?				
Please provide the amount of equity you have/will receive: (£)				
What is the approximate current full value of the property? (£)				
Are you? (tick all that apply) A first time buyer				
A council tenant				
A housing association tenant				
Renting from your employer				
Living with friends or family				
Renting privately				
Other				
A previous home owner				
On a council waiting list				
Are you registered with Home Choice Plus?				
Home Choice Plus Reference Number:				
If you are a council, housing association or a private tenant, please give the name, address and telephone number of your landlord and, if applicable, the name of your housing officer:				
Are you registered with Orbit Help To Buy?	Yes No	Yes No		
Orbit Help to Buy reference number:				
How many bedrooms does your current home h	ave? 🗌 One 🗌 Two 🗌 Thre	ee 🗌 Four 🗌 Other		
What type of property is your current home?] Apartment 🗌 House 🗌 Bung	alow 🗌 Caravan/Mobile Home		
What is the minimum number of bedrooms you need? One Two Three Four Other				

Section 2 About your current housing and your housing needs (continued)

Do you or anyone in your household have any specific housing requirement? Yes No For example: Require a ground floor apartment due to restricted mobility. If yes, please specify what your needs are:

Please provide us with any other information you think is relevant to your application:

Section 3 About your income and savings

	FIRST APPLICANT	SECOND APPLICANT
Total annual income before deductions		
(Exclude overtime and bonuses but include pensions and benefits)		
Overtime, Bonuses & Commission		
Do you have access to funds available to cover the necessary costs associated with buying a property?	Yes No	Yes No
Deposit available for property purchase e.g. deposit for mortgage		
Have you been in rent arrears in the last 12 months?	Yes No	Yes No
Do you have any outstanding loans?	Yes No	Yes No
If yes, what is the total monthly payment?		
Do you have any outstanding credit cards?	Yes No	Yes No
If so, how much is the outstanding balance? Please provide details of final payment dates		
What are the repayments for? (For example: Car loan)		
Do you have any other regular monthly financial commitments? (For example: Child Maintenance)	Yes No	Yes No
If yes, specify how much you pay per month and the reason:		
Are you in receipt of any benefits	Yes No	Yes No
If yes, please specify the type of benefit and how much you receive per month		
Working Tax Credits (£)		
Child Tax Credits (£)		
Child Benefit (£)		
Disability Living Allowance (£)		
Guaranteed Maintenance Income (£)		
Other (£)		

Section 4 Equal opportunities

Please specify your preferred method of communication, if other than in writing with normal sized print.

□ Audio □ Large print □ Braille □ Other (please specify):

In order to ensure that all applicants are treated fairly, could you please provide the following information about the first and the second applicant. If you do not wish to provide the information tick "question refused".

What is your nationality?	
Other: Please specify If other, do you have indefinite leave to remain? Yes No What is your ethnic origin? Yes No White – British Yes No White – Irish Yes No White – Other (please specify): Black – Caribbean Image: Caribbean Black – Caribbean Image: Caribbean Image: Caribbean Black – African Image: Caribbean Image: Caribbean Black – Other (please specify): Image: Caribbean Image: Caribbean Mixed – White and Black Caribbean Image: Caribbean Image: Caribbean Mixed – White and Black African Image: Caribbean Image: Caribbean Mixed – White and Black African Image: Caribbean Image: Caribbean Mixed – White and Black African Image: Caribbean Image: Caribbean Mixed – Other (please specify): Image: Caribbean Image: Caribbean Mixed – Other (please specify): Image: Caribbean Image: Caribbean Mixed – Other (please specify): Image: Caribbean Image: Caribbean Mixed – Other (please specify): Image: Caribbean Image: Caribbean Asian – Dan Image: Caribbean	
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Question refused Image: Control of the second s	
English	
Other (please specify):	
Question refused	
What is your gender?	
Male	
Female	
Other (please specify):	
Question refused	
What is your faith?	
Buddhist	
Christian*	
Hindu	
Jewish	
Muslim	
Sikh	
No religion	
Other (please specify):	
Question refused	

Section 4 Equal opportunities (continued)

	FIRST APPLICANT	SECOND APPLICANT
What is your sexuality? Heterosexual		
Gay man		
Lesbian		
Bisexual		
Question refused		
Do you consider yourself to have a disability?	Yes No	Yes No
Question refused		_
Are you in receipt of Disability Living Allowance?	Yes No	Yes No

Section 5 Where did you hear about Festival Housing?

Estate agent	🗌 Radio	🗌 Sign board
HomeBuy agent	Fortis Living website	HomeSwapper
Local authority	☐ Other website	Home-Choice Plus
☐ Word of mouth	Poster/Flyer	
Press advertisement (please specify Publication)		
Radio advertisement (please specify Radio Station)		
Newspaper article (please specify Newspaper)		
Other (please specify)		

PLEASE INCLUDE ALL OF THE FOLLOWING DOCUMENTS WITH YOUR APPLICATION. DO NOT SEND ORIGINAL DOCUMENTS.

	INCLUDED?
1. Copies of last 3 months payslips (or 6 weeks if paid weekly) for all na	amed applicants.
2. Copies of last 3 months banks statements and saving account statem	ents.
3. Proof of benefit entitlement e.g. tax credits, occupational pension, ch	ild benefit.
4. Proof of savings.	
5. A recent mortgage illustration from a high-street bank or building soc	iety.
6. ID, which must be one of the following, Passport, Marriage Certificate Current Driving Licence or similar. Do not send originals!	,
If you are not a first time buyer and already own a property, please inc	lude:
1. An estate agent valuation of your present property.	
2. Evidence of available equity e.g., a statement from your mortgage proceed copy of mortgage statements.	ovider or

Section 6 Declaration

	FIRST APPLICANT	SECOND APPLICANT
Are you related to a current or former committee member, board member or officer of a Registered Provider (housing association)?	Yes No	Yes No
If yes, please specify the name of the person, position, relationship and the name of the Registered Provider		

Festival Housing will only process your personal data for the purpose of processing your application for housing and will hold your information in accordance with the Data Protection Act 1998. All information you give us on this form (and information resulting from contact with your landlord and/or employer) may be shared with the same only in relationship to this application.

All information will be treated in the strictest confidence. We, other Partner Registered Social Providers and HomeBuy Agents, reserve the right to take up any references relating to applicants we consider necessary and may also search the files of any credit reference agency which will keep a record of any such request.

We must protect the public funds we handle and so may use the information you have provided on this form to prevent and detect fraud. Under section 29(3) of the Data Protection Act 1998 the information may be disclosed for purposes of crime prevention and detection. Sensitive personal data such as racial or ethnic origin, offences (including alleged offences) and physical and mental disabilities are required under the Equal Opportunities monitoring statute.

We may also share this information for the same purposes with other organisations that handle public fund. The information may be used for statistical surveys, which means we may pass this information in confidence with government agencies working on our and their behalf.

Declaration: It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with your application.

I/we have read the above and confirm that I/we have provided accurate and up-to-date information relating to my/our application for home ownership. I/we understand that if it is found that false information has been given to obtain housing either knowingly or recklessly, appropriate legal action may be taken and the Registered Provider or local authority and/or seek possession of any leasehold tenancy granted. (Translation service available if required).

I/we understand that as a council, housing association or other public sector tenant, I/we will be required to give up my/our rented home on the day of completion if I/we buy or rent a home through this HomeBuy application.

I/we authorise Festival Housing to pass information to other application agents, partner Registered Providers, local authorities, financial advisors, credit reference agencies and to estate agents who may be able to assist in locating properties for applicants.

I/we authorise my/our Landlord to supply a rent reference to Festival Housing in support of this application.

I/we authorise my/our employer to disclose to Festival Housing any information relevant to this application.

If you are enclosing supporting documentation, please send photocopies as originals cannot be returned.

	FIRST APPLICANT	SECOND APPLICANT
Signed		
Dated		

Please check you have filled in all sections, otherwise the form will be returned to you. Please return your completed form to:

The Sales Team Fortis Living Telephone: 0330 123 0700 Progress House Email: salesteam@fortisliving.com Midland Road Worcester Website: www.fortisliving.com WR5 1DU

Section 7 Additional Information

If you need to provide us with additional information for your application please use the space provided below



Please use additional paper if required



If you would like to find out more about Fortis Living please visit our website:

www.fortisliving.com

You are also welcome to contact us directly by telephone, letter or e-mail with enquiries about any aspect of our work.

> One number for ALL your needs 0330 123 0700 E-mail: info@fortisliving.com

Festival House Grovewood Road Malvern Link Worcestershire WR14 1GD Progress House Midland Road Worcester WR5 1DU

The Royal Exchange 9 Queen Street Droitwich Spa Worcestershire WR9 8LA



Beckford Road, Alderton Availability

Plot	House Type	Postal Address	Handover	List Price for 40% share	100% Value	Monthly Rent	Service Charge	Available/Reserved
15	3 Bed	9 Shakespeare Close, Alderton, GL20 8FF	Nov-15	£84,000	£210,000	£288.75	TBC	Available
16	2 Bed	10 Shakespeare Close, Alderton, GL20 8FF	Nov-15	£76,000	£190,000	£261.25	TBC	Available
17	2 Bed	11 Shakespeare Close, Alderton, GL20 8FF	Nov-15	£76,000	£190,000	£261.25	TBC	Available
18	3 Bed	12 Shakespeare Close, Alderton, GL20 8FF	Nov-15	£84,000	£210,000	£288.75	TBC	Available

Alderton Grange Tewkesbury

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GROUND FLOOR

1ST FLOOR

Whilst every attempt has been made to ensure the accuracy of the floor plan contained here, measurements of doors, windows, rooms and any other items are approximate and no responsibility is taken for any error, omission, or mis-statement. This plan is for illustrative purposes only and should be used as such by any prospective purchaser. The services, systems and appliances shown have not been tested and no guarantee as to their operability or efficiency can be given Made with Metropix ©2015



For illustrative purposes only. Decorative finishes, fixtures, fittings and furnishings do not represent the current state of the property. Measurements are approximate. Not to scale Made with Metropix ©2015





GROUND FLOOR

1ST FLOOR

Whi st every attempt has been made to ensure the accuracy of the floor plan contained here, measurements of doors, windows, rooms and any other items are approximate and no responsibility is taken for any error, omission, or mis-statement. This plan is for illustrative purposes only and should be used as such by any prospective purchaser. The services, systems and appliances shown have not been tested and no guarantee as to their operability or efficiency can be given Made with Metropix ©2015



For illustrative purposes only. Decorative finishes, fixtures, fittings and furnishings do not represent the current state of the property. Measurements are approximate. Not to scale Made with Metropix ©2015