

# Saving For A Deposit?



easisteps™

Lets You Live  
In Your  
New Home  
Rent-Free\*  
While  
Saving It!



easisteps™

## *Ireland's First Phased Deposit Purchase Plan*

If you are in full time employment, EasiSteps can offer you the opportunity to purchase a property from one of the participating quality developments with an initial deposit.

You can then move into your new home and make regular monthly deposit payments for an agreed period before completing the purchase.

See our website [www.easisteps.ie](http://www.easisteps.ie), phone us on **01 60 11850**, visit a participating development or contact their selling agent.



\*Terms & Conditions Apply. Maximum completion period 2 years. EasiSteps is a trading name of Hamtol Ltd.

01 6011850

[www.easisteps.ie](http://www.easisteps.ie)

# How It Works?

Simply visit one of our approved developments and reserve a property of your choice with the selling agent. EasiSteps will process your application and speedily inform you should you be approved.

Once you have been approved you will be in a position to sign contracts for the purchase with your solicitor.

Following exchange of contracts you can move into the property.

## How Much Does It Cost?

Once you have the ability to pay an initial booking deposit, make monthly deposit payments and are successfully approved, you may live in the property rent free during the agreed period. Terms & Conditions apply.

## How Much Do I Pay Monthly?

This depends on the purchase price of the property. For a full and more detailed quote please fill in our on line application form or speak with one of our advisors.

### Example:

Purchase Price	€250,000	Initial Deposit	€5,000
Monthly Deposit Instalments	€833.33	Term	24 Months

## How Do I Get One?

It could not be easier!

Choose a new home from any of the developments participating in the EasiSteps scheme and follow the Eight EasiSteps to purchasing your new home.

Subject to Status. Terms & Conditions Apply.

# Eight EasiSteps To Owning Your Own Home

## 1 Pick Your Home & Apply

Book a property from one of the approved EasiStep Developments & pay an initial deposit to the auctioneer, refundable until signing of contracts. Complete an EasiStep Application Form and complete a Credit Check Application Form authority.

## 2 EasiSteps Assess Your Application

EasiSteps will conduct an initial assessment of your ability to service the deposit payments over the period, based on the information provided on the Application Form. EasiSteps will inform you, subject to sight of clean credit check if you are accepted to purchase under EasiSteps.

## 3 Mortgage Approval In Principle

You will obtain mortgage approval in principle and arrange life assurance.

## 4 Sign Contracts

On receipt of mortgage approval in principle & life assurance, you can sign the contract for purchase. This will be a purchase subject to mortgage approval. The conditions will include the terms of occupancy together with a schedule of the payments required to build up the deposit.

## 5 Snag Property

The normal inspection and snag list process will be completed and a closing date can be agreed.

## 6 Move In

You pay the management fee for 1st year (if it is apartment or duplex) and you move into your new home.

## 7 Monthly Deposit Payments

You pay deposits monthly by standing order directly to developer on the appropriate dates, as outlined in your contract schedule.

## 8 Completion

On payment of the last instalment, you draw down your mortgage and complete the purchase.

# Benefits Of EasiSteps

The EasiSteps Purchase Plan is the easiest way to secure your dream property without having to pay the standard upfront 10% deposit. It allows you the opportunity of living in your new home rent free, thus enabling you to accumulate the required deposit over an agreed period of time. Its Home Purchase made Easi!!

## *How Likely Am I To Be Approved?*

A quick chat with one of our advisors will give us a good idea of your suitability and your likelihood of approval. As a rule of thumb however, if:

- you are over 18 and live in Ireland
- you have a good credit history
- you can obtain suitable Life Assurance
- you are in full-time employment
- you can show that you have ability to make your monthly deposit payments on time
- the property you want to purchase is in one of our EasiSteps Approved Developments

You have an excellent chance of being approved to buy under the EasiSteps Purchase Plan.

## *What Happens If The Sale Does Not Complete?*

Should you, the purchaser, fail to complete the sale or break the terms of the agreement for whatever reason, any deposits already paid will be kept by the developer and you vacate the property. The title of the property will remain with the developers until receipt of the full purchase price.

**Important Notice:** EasiSteps is a purchase plan which is subject to Status. Terms & Conditions Apply. Purchasers should note that as all payments are deposit payments and not rent, and are therefore not eligible for rent relief during the occupation period nor are they mortgage instalments and similarly are not eligible for mortgage interest relief. The agreement you will be required to sign is an important legal document and you should read and understand it completely before you sign it. We recommend you obtain independent legal advice before purchasing under the EasiSteps Purchase Plan.

### **EasiSteps**

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