









### **GROUND FLOOR**

Apartment 453 Entrance Hall Living / Kitchen / Dining

18'8" x 13'11"

Utility Bedroom 1 (min) 12'5" x 9'4" Bedroom 2 10'11" x 10'1"

Total Floor Area: 709 sq. ft. approx.

Apartment 455 Entrance Hall Living / Kitchen / Dining

18'6" x 12'10"

Bedroom 1 (min) 12'5" x 9'4" Bedroom 2 11'10" x 10'1"

Utility

Total Floor Area: 698 sq. ft. approx.

### FIRST FLOOR

Apartment 454 Entrance Hall Living / Kitchen / Dining

18'8" x 13'11"

Utility 10'11" x 10'1" Bedroom 1 (min) Bedroom 2 12'5" x 9'0"

Total Floor Area: 788 sq. ft. approx.

Apartment 456 Entrance Hall Living / Kitchen / Dining

18'6" x 12'10" Utility

12'5" x 9'0" Bedroom 1 (min) Bedroom 2 11'10" x 10'1"

Total Floor Area: 788 sq. ft. approx.





Lagan eHomes have been designed to be more sustainable by retaining heat and saving on energy bills. The energy efficiency of these homes is achieved by using thermally efficient insulation, highly thermal doors, windows, installation of PV panels and the latest in heating technology.













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### **GROUND FLOOR**

Apartment 458 Entrance Hall Living / Kitchen / Dining 18'6" x 12'10"

Bedroom 1 (min) 12'5" x 9'4" Bedroom 2 11'10" x 10'1"

Bathroom

Utility

Total Floor Area: 698 sq. ft. approx.

Apartment 459 Entrance Hall Living / Kitchen / Dining

18'8" x 13'11" Utility

Bedroom 1 (min)

12'5" x 9'4" Bedroom 2 10'11" x 10'1"

Total Floor Area: 709 sq. ft. approx.

## FIRST FLOOR

Apartment 457 Entrance Hall Living / Kitchen / Dining

18'6" x 12'10"

Utility

Bedroom 1 (min) 12'5" x 9'0"

Bedroom 2

Total Floor Area: 788 sq. ft. approx.

Apartment 460 Entrance Hall Living / Kitchen / Dining

18'8" x 13'11"

Utility

10'11" x 10'1" Bedroom 1 (min) Bedroom 2 12'5" x 9'0"

Total Floor Area: 788 sq. ft. approx.



# Co-Ownership has helped over 33,000 people in Northern Ireland into home ownership. If you dream of owning your home but can't get a full mortgage, Co-Ownership might be for you.

Co-Ownership is a not for profit organisation that helps people become homeowners. You buy whatever share of the home you can afford, between 50% and 90% of the purchase price, and Co-Ownership will buy the rest. You will pay Co-Ownership a monthly rent which is lower than what you would pay if renting privately.

Depending on your personal circumstances, you could buy a home with Co-Ownership up to the value of £195,000.

### Co-Own

If you want to own your own home but are unable to save for a deposit within a reasonable time, or can't afford a full mortgage, Co-Own may be right for you.

With Co-Own you get a mortgage to buy your share, and Co-Ownership buy the rest.

See how the cost of Co-Own, a full mortgage and renting a home compare below.

# How do the costs compare?

# Co-Own for Over 55s

Co-Own for Over 55s might be for you if you are over 55 and want to sell your current home to buy somewhere that better suits your needs. Or, perhaps you haven't owned a home before and would like to now. If the value of your current home, or savings, doesn't stretch to the cost of a new home Co-Ownership can help.

With Co-Own for Over 55s, you use your savings or the equity from your current home to buy your share and Co-Ownership buy the rest.



Mortgage £0

Deposit £900 Total Monthly Rent £1,000





Mortgage on 50% share £97,500



Total Monthly Mortgage £688 + Rent £203 £891

Buying



£185,250

**Deposit** £9,750 Total Monthly Mortgage £1,308

Figures are for illustration purposes only. Co-Own example is based on 7.6% interest rate, repayment mortgage over 30 years. Buying example is based on a 7.6% interest rate, repayment mortgage over 30 years, with a loan to value (LTV) of 95%. Criteria and LTV rates may vary depending on the lender. Rental figure is based on projected rent for an apartment in this development. We recommend that you seek independent financial advice before applying for a mortgage. The cost of buying your home will depend on your circumstances, property price and the mortgage product you choose.



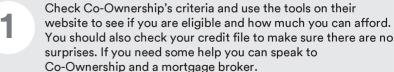
# How do I apply?

This is a mixed tenure development and these affordable homes are only available to people who need Co-Ownership's support to purchase a home. If you can buy a home without Co-Ownership's support you will not be eligible to own one of these properties.

To secure one of these properties you will need a Co-Ownership Approval of at least the value of the house you wish to purchase.

# Eight step guide

### Do some research



Apply

Apply online at co-ownership.org and we'll assess your financial circumstances. There will be a £100 non-refundable assessment fee.

## Get approved

If successful, you'll receive your Co-Ownership Approval that you can share with your estate agent. Your Co-Ownership Approval is valid for four months. If you aren't successful with this property you can use the approval on another property that meets Co-Ownership's criteria.

Without Co-Ownership, I would still be trying to save for a deposit while paying sky high rent. Thank you Co-Ownership for helping me achieve my dream of owning my home.



### Share your approval with the estate agent Share your Co-Ownership Approval with your estate agent to

reserve your affordable home. You won't need a holding deposit as Co-Ownership looks after that.

Share property details with Co-Ownership

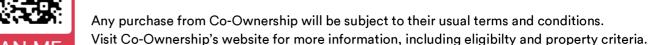
Once you have confirmed your property you will need to upload your property details to your application. There will be a £550 property fee which covers a property assessment and most of your legal fees.

### Your formal offer

You'll receive a formal offer from Co-Ownership to purchase a share in your new home.

Your financial adviser will advise when to apply for a mortgage. You will also need to appoint a solicitor to complete their bit.

Move in





**Marinus** 

# SPECIFICATION

These apartments at Millmount Village have been designed to be more sustainable by retaining heat and saving on energy bills.

The energy efficiency of these homes is achieved by using thermally efficient insulation, highly thermal windows, installation of PV panels and the latest in heating technology.

### EXTERNAL FEATURES

- High standard of fbor, wall and loft insulation to ensure minimal heatloss
- PV Solar Panels
- Brick and stone effect finish
- Low maintenance uPVC energy efficient double glazing with lockable system (where appropriate)
- Bitmac parking areas
- Coloured pre-finished insulated composite communal apartment entrance door
- Landscaped common areas in keeping with the rest of the development
- Extensive landscaping to common areas



### INTERNAL FEATURES

- Internal decor, internal walls and ceilings painted one colour along with the internal woodwork
- Moulded skirting and architrave
- Panelled internal doors with quality ironmongery
- Smoke, heat and carbon monoxide detectors
- Comprehensive range of electrical sockets with USB connections fitted to the kitchen and bedroom 1
- TV/Data connections to living area and bedrooms
- Thermostatically controlled radiators to appropriate rooms
- Energy efficient LED downlighting to kitchen and bathroom
- Alarm system



### KITCHEN

- Choice of contemporary kitchen doors, handles, worktop colours and matching upstand
- Integrated electrical appliances to include electric hob and electric oven, extractor unit, fridge/freezer, dishwasher and washer/dryer
- Concealed under unit lighting

### BATHROOM

- Stylish white sanitary ware with chrome fittings
- Thermostatically controlled shower over bath in bathroom with screen door
- Chrome heated towel rail
- Splash back tile to wash hand basin

### FLOORING

- Living, bedrooms and hall carpeted
- Kitchen and bathroom tiled

### HEATING

- Gas fired central heating
- Energy efficient combination boiler which provides instant hot water on demand

### SELECTIONS

- All selections to be made from the builders nominated suppliers only
- All selections are from a pre-selected range and are subject to stage of construction

### WARRANTY



- White goods carry a 1 year guarantee from date of installation
- NHBC 10 year buildmark warranty

# A more sustainable way of living



The Bartley Apartments at Millmount Village have been designed to be more sustainable by retaining heat and saving on energy bills. The energy efficiency of these homeswill be achieved by using thermally efficient insulation, highly thermal doors, windows, PV solar panels and the latest in heating technology.

### THERMALLY EFFICIENT INSULATION



### **GREEN MORTGAGES**



This is a key component of our homes. We use high specification materials which significantly improve the thermal performance of your home, reducing your heating bills and your carbon emissions.

### PHOTOVOLTAIC (PV) SOLAR PANELS



All homes at Millmount Village will be complete with PV panels. The location and number of panels is determined by computer modelling in order to optimise the efficiency levels. This will allow our home owners to produce their own renewable electricity.

## HIGH QUALITY WINDOWS & DOORS



High specification doors and accredited double glazed windows ensure that the heat in your house stays in your house.

Typically, green mortgages offer home-seekers an

incentive to buy an energy-efficient house and are usually

available for new builds that meet specific criteria such

as an energy performance certificate (EPC) rating of A or

B. We build homes which meet this criteria, so ask your

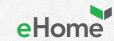
financial advisor about your green mortgage options.











JOINT SELLING AGENTS



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www.simonbrien.com



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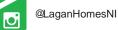
www.laganhomes.com



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These particulars do not constitute any part of an offer or contract. None of the statements contained in these particulars are to be relied on as statements or representations of fact and intending purchasers must elves by inspection or otherwise as to the correctness of each of the statements contained in these particulars.

All measurements of area are quoted as Net Sales Area which is calculated in accordance with the RICS Code of Measuring Practice (6th Edition) APP21.

Configurations of kitchen and bathnooms are for illustration purposes and may be subject to alteration from those shown without prior notification. Furniture and cloakmoon placement are for visualisation purposes only. Purchasers should satisfy themselves as to the current specification at the time of booking.

Specifications are correct at the time of going to print and the developer reserves the right to implement changes to the specification without warning. Whilst these particulars are prepared with all due care for the convenience of the intending purchasers, the information is intended as a preliminary guide only.

The Vendor does not make or give, and neither the Selling Agent, nor any person in their employment, has any authority to make or give any representation or warranty whatsoever in relation to any property. Exterior and interior computer visuals and internal photographs are for illustration only. Variations: window formats and exterior brick and render details may vary. Plans are not to scale and all dimensions shown are approximate E. & O. E.