

# An opportunity presented by Kelvin Kingsley

“Your Property Concierge”

These apartments are selling on site at the full list price and we can prove it. We have secured more than **16% discount!**

This deal has been negotiated at Director Level, the on-site sales team are NOT authorised to sell at these prices.



**Speakman Gardens, Steley Way, Prescot, L34 5NQ**

*4 good reasons to invest...*

- 🏠 **New apartment, 2 years defect warranty**
- 🏠 **Gross profit £ 349pcm**
- 🏠 **High demand established rental market**
- 🏠 **Commuter location for Chester & Liverpool**

## Development information



- Quiet secure development – no through road
- Walking distance to train station
- Excellent motorway links, M57 & M62
- Close to Scotchbarn Leisure Centre
- Close proximity to major retail park
- Short distance from John Lennon Airport
- Whiston Hospital close by

## EXCLUSIVE OPPORTUNITY

Discount off list £15,000

Gross Yield 8.9%

### Investment information

2 bed Apartment	<b>£79,995</b>
List Price	£94,995
Discount	16%
Yield (circa)	8.9%
Gross profit pcm	£349
Rent pcm	£595
Discount £	£15,000
Deposit required	£23,999

Mortgage based on 70% on Virgin Money 3.79%

For further information please contact me on  
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## THE OPPORTUNITY

Plot No	Name	Type	Floor	Beds	Baths	Parking	Floor Area	Service Charge pcm	List Price	Discount £	Discount Price	Rent PCM	Gross Yield	Required Deposit	Profit PCM	Discount £
109	Hayle	APT	0	2	2	1	649	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
110	Kingsbridge	APT	0	2	2	1	634	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
111	Kingsbridge	APT	0	2	2	1	634	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
112	Hayle	APT	1	2	2	1	649	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
117	Hayle	APT	2	2	2	1	649	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
118	Hayle	APT	2	2	2	1	634	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
119	Kingsbridge	APT	2	2	2	1	634	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
121	Hayle	APT	3	2	2	1	649	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000
124	Hayle	APT	3	2	2	1	649	69	94,995	16%	79,995	595	8.9%	23,999	349	15,000

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## COMMERCIAL ASSESSMENT

### 🏠 Recent sales comparables of the same property type on site:

- Plot 36 (1<sup>st</sup> Floor, Severn) £95,000 legal completion June 2011
- Plot 35 (1<sup>st</sup> Floor, Knightsbridge) £104,950 legal completion June 2011
- Plot 39 (2<sup>nd</sup> Floor, Dane) £100,000 legal completion June 2011
- Plot 254 (2<sup>nd</sup> Floor, Windrush) sold for £99,995 August 2012
- Plot 253 (2<sup>nd</sup> Floor, Dane) sold for £99,995 July 2012

### 🏠 Other rental & sales comparables:

We have spoken to 6 local estate agents who have the knowledge of the development and the immediate market who quoted market values ranging from £80k - £90k and rents on average of £575 pcm.

### 🏠 2 bed apartments currently for sale on the market within a half mile of the development are as follows:

- Menai Mews, St James Road, Prescot – 2 bed ground floor apartment £104,950  
*Reeds Rains Sales, Prescot*
- Menai Mews, St James Road, Prescot – 2 bed ground floor apartment - £99,950  
*John Borwn & Company*
- Speakman Garden, Steley Way – A range of 2 bed apartments £99,950  
*Home Sales (Marketing for Taylor Wimpey)*
- Bretherton Road, Prescot – 2 bed 1<sup>st</sup> floor apartment - £99,950  
*Reeds Rain Sales, Prescot*
- Aron Court, Moss Street, Prescot – 2 bed ground floor apartment - £99,950  
*Reeds Rain Sales, Prescot*

### 🏠 Investment points of note provided by local Sales & Letting agents:

- A nice development, close to everything
- Close to Wiston hospital
- One street away from major retail park offering; Tesco, Focus & Argos
- Good access to motorway network (M57 & M62)
- Close to rail station - main line to Liverpool, Manchester and Chester
- Short distance to John Lennon airport
- Ideal location for Professional and medical staff working in nearby Whiston Hospital

## SITE & AREA INFORMATION

### About the area

There's such a wide variety of homes to choose from at Speakman Gardens there's surely something for everyone – from young professionals to growing families. It's such a great location too, with numerous leisure facilities and amenities within the immediate area, including the Scotchbarn Leisure Centre with its health suite and swimming pool. At the retail park on Steley Way there's a selection of high street stores and a Tesco supermarket for your weekly shop.

Prescot town centre is the oldest in Knowsley and designated a conservation area, due to the many 18th & 19th century buildings. You'll find all the usual high street shops as well as a large outdoor market and the 'In Shops' indoor market – and Council car parks are free of charge!

Families with children will benefit from a good choice of nursery, primary & secondary schools and colleges, plus of course Liverpool's renowned universities. Local bus services are excellent and there's easy access to the M57 and M62. Prescot station offers direct trains to Liverpool, Chester and Manchester.

Living in Prescot, you'll be able to take advantage of everything Liverpool city centre has to offer, from its fantastic shops to its endless enthusiasm for the arts - it is after all, Europe's Capital of Culture 2008. There are great theatres, cinemas, the Walker Art Gallery, and the regenerated Albert Dock area with its cafe culture, comedy club, Tate Liverpool gallery and award-winning 'Beatles Story' museum.

### Developer website information

<http://www.taylorwimpey.co.uk/newhomes/north+west/speakman+gardens/>

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## GENERAL INFORMATION

### Development Address

Speakman Gardens, Steley Way, Prescott,  
L34 5NQ

### Site Sales Office open hours

11am – 5.30pm 7 days a week

**PLEASE ADVISE US OF ANY VIEWINGS  
TO SECURE THIS EXCLUSIVE DEAL.**

### Developer

Taylor Wimpey NW

### Reservation Fee payable to

Taylor Wimpey NW - £1000 non refundable,

### Warranty

10 year NHBC

### Deposit

10% deposit

### Properties on the development

260 units

31 detached homes

104 townhouse/mews homes

125 apartments

### Percentage of site sold

82%

### Site completion date

**Block T - Approx Aug/Sept 2013**

### Tenure

Leasehold, 125 years, ground rent £250 per annum

### Developers Solicitor

Bannister Preston

180 Liverpool Road, Irlam, Manchester  
M44 6FE

### Extras included in the price

- **By Negotiation**

### Kitchen bedroom and bathroom choices

None

### Completion procedure

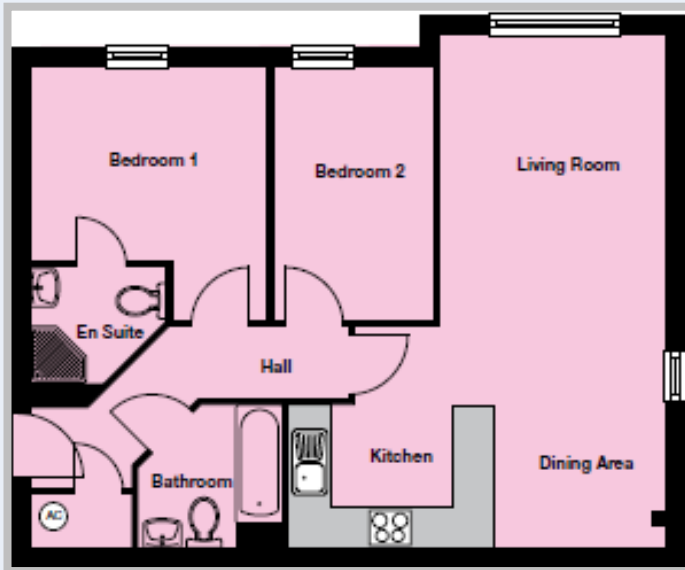
A Home demo will be arranged up to 1 week prior to completion. Any items needing attention will then be rectified prior to completion.

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## Plans



**Hayle – Plots 109, 112, 113, 116, 117, 120, 121 & 124**

**Kitchen/Dining Area (max.)**

5.21m x 3.05m    17'1" x 10'0"

**Living Room**

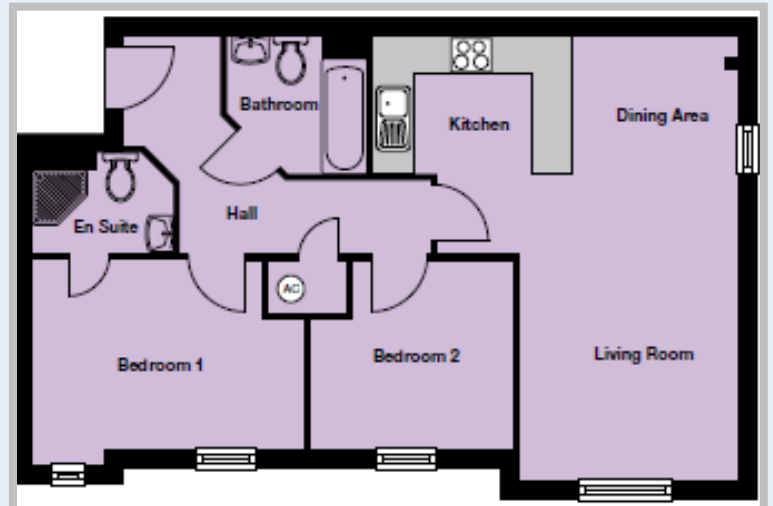
4.03m x 3.06m    13'3" x 10'1"

**Bedroom 1 (min.)**

3.25m x 2.68m    10'8" x 8'10"

**Bedroom 2**

3.49m x 2.25m    11'6" x 7'5"



**Kingsbridge – Plots 110, 111, 114, 115, 118, 119, 122 & 123**

**Kitchen/Dining Area (max.)**

5.21m x 3.05m    17'1" x 10'0"

**Living Room**

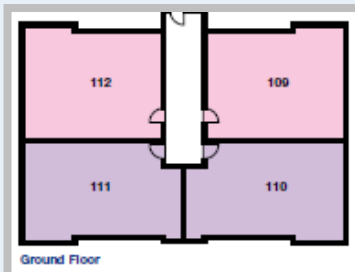
3.18m x 3.06m    10'5" x 10'1"

**Bedroom 1**

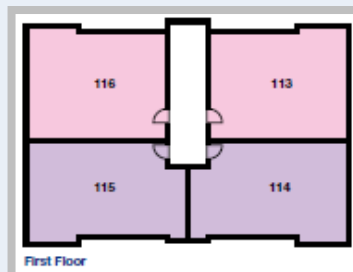
3.25m x 2.68m    10'8" x 8'10"

**Bedroom 2**

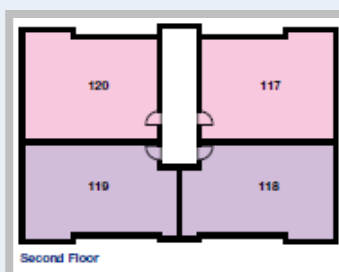
3.49m x 2.25m    11'6" x 7'5"



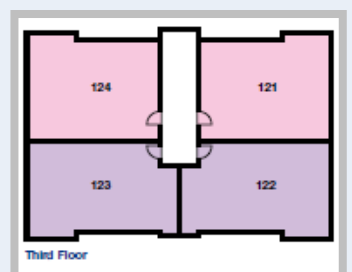
Ground Floor



First Floor



Second Floor



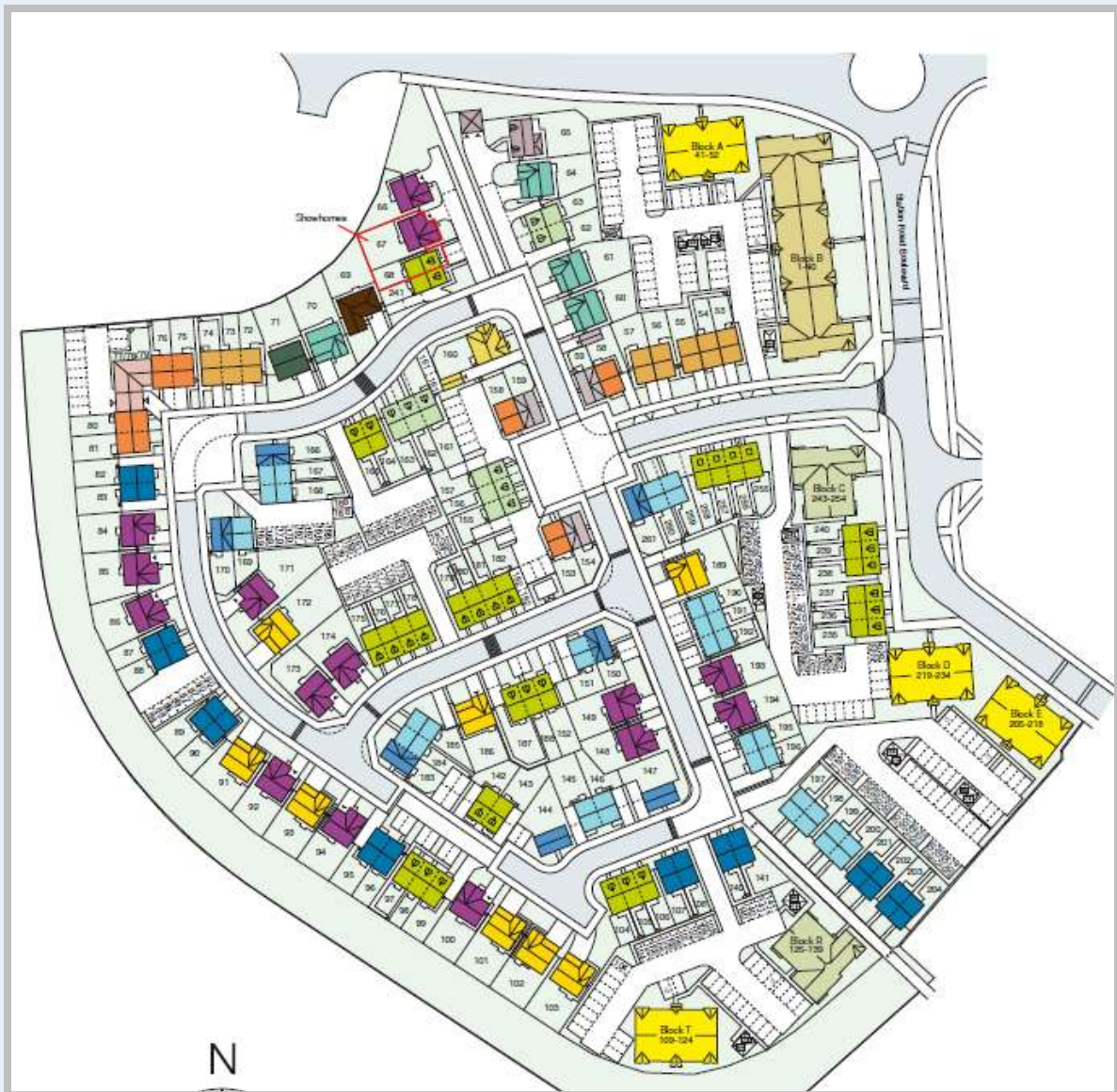
Third Floor

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# Site Plan



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# IMAGES

TYPICAL TAYLOR WIMPEY INTERIORS (please note these are not Great Hall Park interiors)



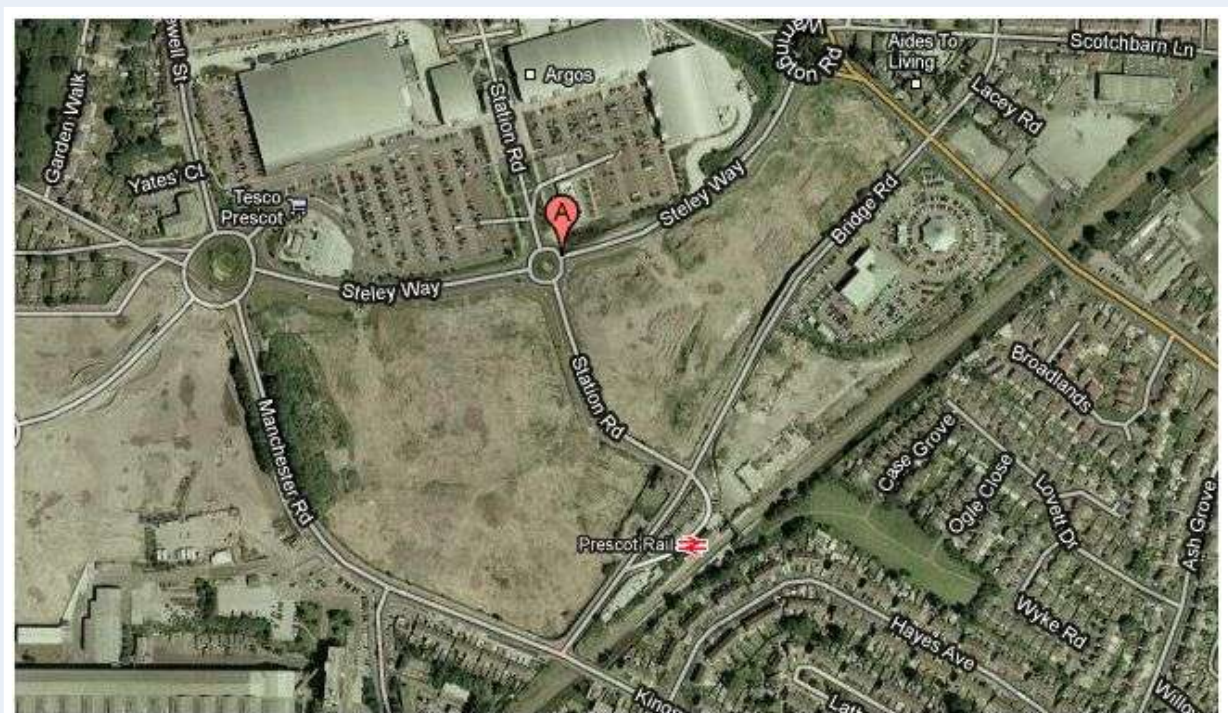
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# THE LOCATION



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## FREQUENTLY ASKED QUESTIONS

### **Q – How do you manage to secure such large discounts?**

A - Developers need to hit their sales targets to release capital tied up in current developments to put into new developments. When they get desperate they can't be seen to discount their developments on the open market, hence they approach their trusted contacts such as me. I then offer these opportunities to my contacts on a very discreet basis. Developers offer me exceptional discounts because I sell properties in greater numbers.

### **Q – Why don't you buy all the deals yourself?**

A – In truth, I would love to and I have done in the past. However, for now I have enough properties, nearly 90 in fact and I need to settle at that level for a while. I'm pretty much maxed out with all the mortgage lenders offering currently offering what I consider to be decent terms. There are plenty of other lenders that want my business, however, my personal investment strategy is highly dependent on being able to secure interest only mortgages at competitive interest rates. At the moment there are just not enough lenders in the market offering terms which are attractive to me.

### **Q - Do I have to use a particular broker, solicitor or financial advisor?**

A - No. You can make your own decision on which companies to use; you can use your tried-and-tested ones, or we can direct you to companies that may offer you introductory discounts.

### **Q – Do you charge buyers an arrangement fee?**

A – No, you will never pay any money to me, I am paid by the developer. You pay a reservation fee to the developer and the deposit to the solicitor you nominate.

### **Q – How do I proceed?**

A - It's as easy as 123, and I will help you every step of the way.

- **Step 1:** Contact me to make an offer on a selected property. I will then negotiate directly with the developer to obtain the very best price for you.
- **Step 2:** Complete the reservation form sent to you by email, then send it back with a non-refundable reservation cheque for £1,000 made payable to the developer name as stated. Note this amount comes off the purchase price.
- **Step 3:** Liaise with the solicitor you nominate to ensure that exchange or completion takes place within 28 days of receipt of purchase contracts.

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# SALES TERMS & PROCEDURES

## Viewing

Please let me know when you would like to view these properties so that I can ensure that you receive VIP treatment on your visit.

It is very important that you let me know when you would like to view these properties as the on-site sales staff are not authorised to offer the same deals and I am only authorised to negotiate on behalf of buyers who have not previously registered their interest on-site

## Valuations

Please note either the development sales office or developer head office telephone number for valuations.

## After Sales Service

I will be your main point of contact up to the point of exchange of contracts. Thereafter the developer will provide full after sales service, details of which can be attained either via the site sales office or head office.

## Exchange/ completion

A deposit of 10% must be paid on exchange of contracts in the event the property is unfinished. If however the property is ready for occupation the sale generally exchanges and legally completes simultaneously.

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## MORTGAGE AVAILABILITY

The figures below are for guidance only and you should note that I am not a mortgage broker myself and that I am not authorised to provide financial advice. I am unaware of your personal financial circumstances and this will, of course, be part of any mortgage lenders decision making process. However, "in principle" the following mortgage terms are available for this development:-

- Option 1 – 70% of the purchase price, interest only up to 25 years. Buy to let 2 Years Fixed 3.89% then Tracker 4.99% thereafter, £250 cash back with £1,495 fees, which can be added to the loan.
- Option 2 – 70% of the purchase price, interest only up to 25 years. Buy to let 2 Years Tracker 3.55% then Tracker 4.74% thereafter, £1,495 fees can be added to the loan.

I recommend that you speak to Howard to obtain a personalised quotation. Please let me know if you would like an introduction.



Howard Reuben,

Principal and Whole of Market Adviser  
**H D Consultants 01206 577266**



H D Consultants is an FSA authorised firm. They provide qualified, experienced and tailored advice from mortgages to all the relevant related property and personal insurances. Their advisers have whole of market access to all types of residential, buy to let and commercial mortgages and this ensures that clients receive the best mortgage product to meet their circumstances and needs.

Mortgage Advisers at H D Consultants do not work within a restricted panel of mortgage lenders. They are able to take advantage of the whole of the mortgage market, including exclusive deals only available via their network and professional affiliations, when sourcing a mortgage for you. From initial contact through to completion you will be looked after by one of their team of qualified professionals who will help you throughout the entire process. They actively review the market for the best deals, on a daily basis, and are able to review your requirements to establish if they can find a better mortgage throughout the term of the mortgage.

**You are; of course, free to use a broker of your choice.**

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## LETTING

Letting Supermarket are the recommended Letting Agents of Mark Alexander at Property118.com. They are members of ARLA and The Property Ombudsman (Lettings). They carry Professional Indemnity Insurance and Client Money Protection Insurance and use only professionally qualified Inventory Clerks.

They offer a full management service for £34.99 per month plus VAT which includes:-

- Visiting your property, taking particulars and floor plans.
- Setting up an online account to store your documentation so it can be accessed at any time
- Advertising your property on the major property portals
- Accompanied viewings
- Referencing tenants and guarantors
- Inventory and schedule of condition prepared by an AIIC qualified inventory professional
- Organising Gas Safety Certificate as required (additionally charged)
- Tenancy and Guarantor Agreements
- Taking meter readings on check in and check out and informing utility companies of tenancy change
- Deposit registration (This is an additional cost of £25 + VAT annually)
- Periodic property checks
- Organising maintenance management
- Rent Collection with payment forwarded to your account by BACS and monthly rental statement
- Rent guarantee insurance with legal protection insurance.
- Check Out at the end of the tenancy

The rental guarantee policy, which is underwritten by a fully FSA accredited insurance company, pays out if the tenants fall more than a month in arrears and thereafter for any further missed payments until vacant possession of the property is recovered. The legal protection insurance covers all costs associated with eviction.

**Please let me know if you would like me to arrange an introduction.**

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