



DROIM AN ÓIR

NENAGH, CO. TIPPERARY

YOUR PATH TO HOME OWNERSHIP

See how Help to Buy and the First Home Scheme could help different buyers purchase a new home at Droim an Óir.



	SINGLE BUYER €50,000 ANNUAL INCOME • MECHANICAL ENGINEER (€50,000)	JOINT BUYERS €53,000 COMBINED ANNUAL INCOME • ADMINISTRATOR (€23,000) • SOFTWARE ENGINEER (€30,000)
Example purchase	2 BEDROOM HOME PRICED AT €305,000	2 BEDROOM HOME PRICED AT €315,000
Mortgage amount	€200,000*	€212,000*
Help to Buy contribution	€30,000	€30,000
Buyer's own deposit	€14,000	€10,000
First Home Scheme contribution	€61,000	€63,000
Estimated monthly mortgage repayment	€792 per month 35 year term	€840 per month 35 year term
Example mortgage interest rate	3.2%	3.2%
APRC	3.9%	3.9%



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JOINT BUYERS

**€77,000 COMBINED
ANNUAL INCOME**

- SALES EXECUTIVE (€42,000)
- NURSE (€35,000)

SINGLE BUYER

**€70,000
ANNUAL INCOME**

- ACCOUNTANT (€70,000)

Example purchase	3 BEDROOM HOME PRICED AT €375,000	3 BEDROOM HOME PRICED AT €375,000
Mortgage amount	€308,000*	€280,000*
Help to Buy contribution	€30,000	€30,000
Buyer's own deposit	€7,000	€7,000
First Home Scheme contribution	€30,000	€58,000
Estimated monthly mortgage repayment	€1,202.59 per month 35 year term	€1,093.27 per month 35 year term
Example mortgage interest rate	3.1%	3.1%
APRC	3.8%	3.8%

*For these examples, buyers are borrowing four times their combined gross annual income to meet First Home Scheme requirements. These scenarios are for illustrative purposes only and do not constitute financial advice or an offer of lending. Mortgage approval and eligibility for Help to Buy and the First Home Scheme are subject to individual circumstances, lender assessment, scheme criteria and applicable terms and conditions. Interest rates, APRC and repayments may vary. Information is correct at the time of preparation.

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QUANTUM