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homesbychalk.com

## Ringstone Rise

Bridgemont, Whaley Bridge SK23 7GW

an exclusive development of five,  
three-bedroom homes for shared ownership

# Key features

We're all about well designed, high quality homes. That's why we've developed Ringstone Rise - five unique, three-bedroom homes, available through shared ownership,

The homes boast the following unique design features:

- open plan living
- modern industrial living
- double height atrium to the living area (house type B only)
- first floor balcony
- private gardens
- feature stone walls
- private driveways with parking for two cars
- exposed services



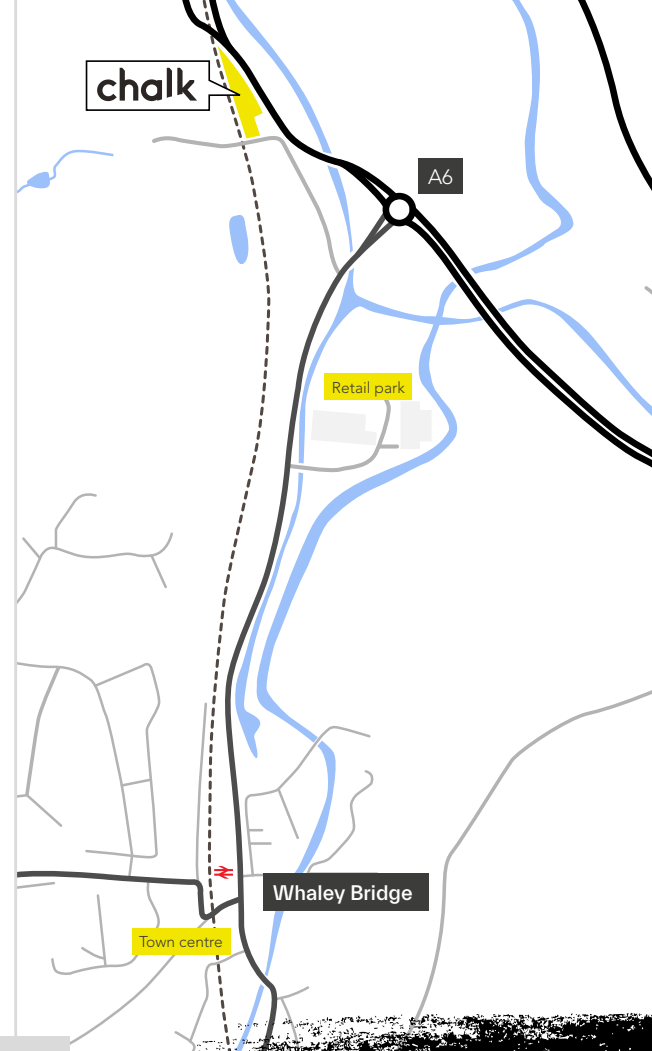
# Whaley Bridge

at a glance

Whaley Bridge is known as the 'gateway to the Goyt' - a nationally recognised area of outstanding beauty - and it's also only a stone's throw from city living.

Whaley Bridge Railway Station is on the Manchester main line and provides regular, direct services to Stockport and Manchester. The town itself is likewise bustling with life; there are cafes, bakeries, bars, restaurants, barbers, hairdressers and health and beauty outlets furnishing the local high street. Meanwhile, various footpaths, cycle routes, and bridleways lead straight into the open countryside.

- 16 miles southeast of Manchester
- ↘ 14 miles southeast of Manchester Airport
- ↘ 18 miles west of Sheffield
- ↘ 7 miles north of Buxton
- ↘ 9 miles east of Macclesfield



# 3 bedroom mews (style A)

1 plot available

room layout



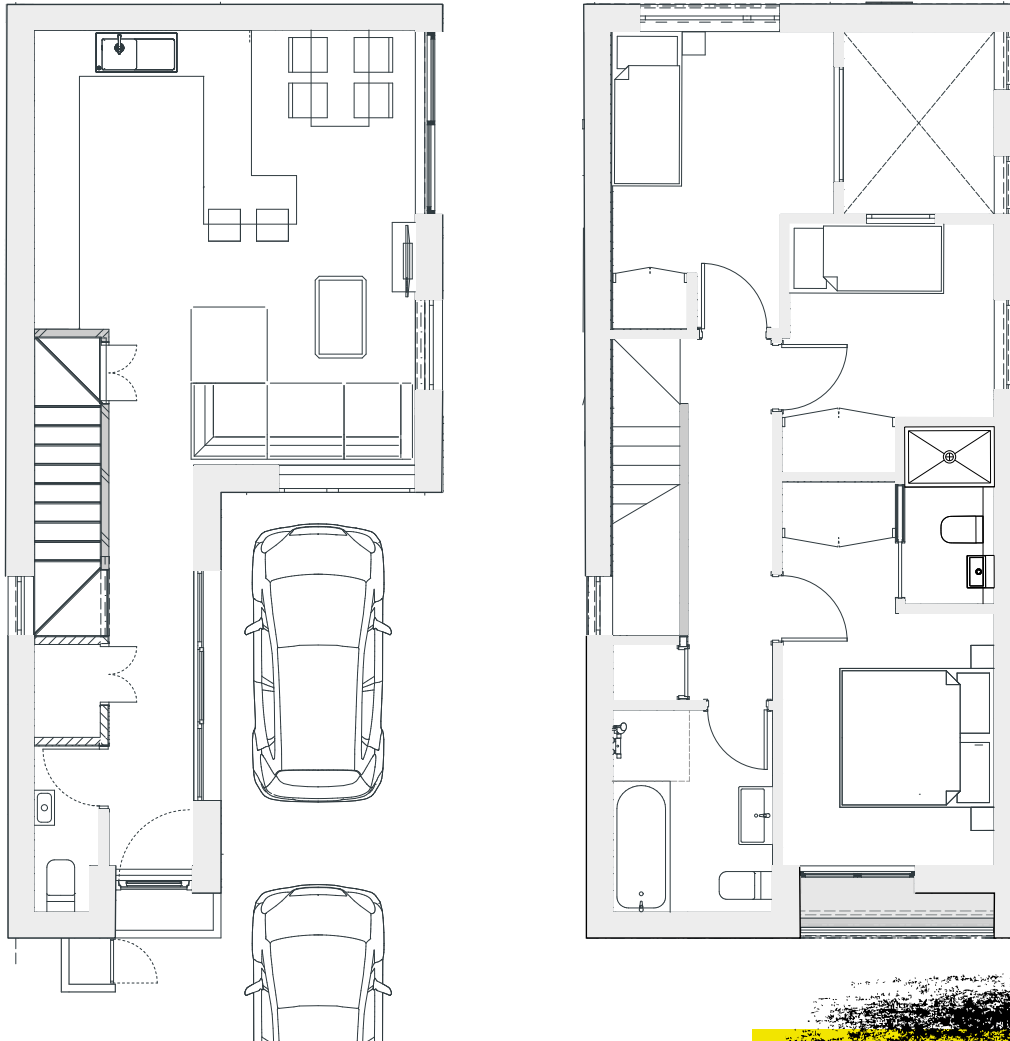
➤ Bedroom 1: 3.35m x 3.70m  
➤ Bedroom 2: 2.67m x 2.77m  
➤ Bedroom 3: 2.77m x 3.24m

➤ Open plan kitchen/living/dining: 4.95m x 5.6m  
➤ Bathroom: 2.08m x 2.13m  
(measurements are approximate and for illustrative purposes only)

# 3 bedroom mews (style B)

4 plots available

room layout



➤ Bedroom 1: 2.70m x 4.97m  
➤ Bedroom 2: 2.87m x 3.85m  
➤ Bedroom 3: 3.23m x 2.72m

➤ Open plan kitchen/living/dining: 4.95m x 5.6m  
➤ Bathroom: 2.09m x 2.46m  
(measurements are approximate and for illustrative purposes only)

# Shared Ownership

Take your first steps  
on the property ladder

In shared ownership, you buy a share of your home and pay rent on the rest. You'll pay rent to Peaks & Plains Housing Trust.

Here are some of the benefits:

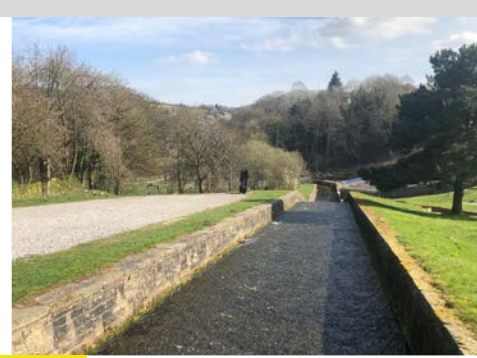
- A smaller deposit
- »» You can 'staircase' (buy more shares of your home) until you own 100%
- »» You can decorate as you like and have the security of owning your own home



## Am I eligible?

You can buy a home through Shared Ownership if your household earns £80,000 a year or less and any **one** of the following apply:

- »» you're a first-time buyer
- »» you used to own a home but can't afford to buy one now
- you're an existing shared owner



# Pricing

and indicative monthly payments

Property Type	Full Market Value	Purchase Share	Purchase Price	Deposit (5%)	Monthly Mortgage*	Monthly Rent
3 bedroom mews (88sqm)	£245,000	50%	£122,500	£6,125	£555.00	£280.73

\* The information provided above is for guidance only, and does not constitute any part of an offer or contract.

Prices are correct at time of release and may be subject to change. Each property will be subject to a Service Charge.

# Steps to Reservation

In order to reserve your home, you need to take the following steps:

**1. Online Application** - Apply online at [www.helptobuyagent2.org.uk](http://www.helptobuyagent2.org.uk) – it's a quick and easy survey to complete. You will receive an email within 4 working days which either confirms or rejects your application.

**2. Affordability Assessment** - We work with a financial advisor called Metro Finance. Metro Finance use an affordability calculator which works out the maximum share that you can buy.

You can call Metro Finance on 0114 270 1444 for your assessment, or you can input your details online at [www.metrofinancelive.co.uk](http://www.metrofinancelive.co.uk). Using the calculator means that we can offer you the maximum share you can afford, without overstretching you. This is a free service, and Metro Finance will also be able to help you secure a Mortgage in Principle if you wish.

**3. Documents** - You will need to provide Metro Finance with the following documents either by email attachment or as a photocopy by post:

- Photographic ID for all applicants. (Passport or Driving Licence)
- Your last 3 months' payslips (If self-employed, you will need to provide 3 years of accounts by a qualified accountant or 3 years of SA302s, if the mortgage lender will accept these).
- Proof of funds for a deposit (Bank statement or screen shot of online banking).
- A 'Mortgage in Principle'. This proposes the amount the provider is prepared to lend, the interest rate and the number of years to repay (this can be arranged through our recommended financial advisors at Metro Finance, Tel: 0114 270 1444).
- Working Tax Credits (excluding child-care credits).

**4. Payment & Reservation** - Once we're happy that we have all your information, you just need to pay the £500 reservation fee to secure the property.

Once you have paid this, a reservation form will be sent to you to sign and return. This form confirms the sale details and the terms and conditions of the reservation period, so check it thoroughly before signing. You also need to provide your solicitor's details at this point.

We recommended you use a solicitor who is familiar with the Shared Ownership sales process. That way, we can find you a home as quickly and smoothly as possible.

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Drop our sales team a line today

**homesbychalk.com**

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