

*Buy your new home*

**WITH A LOWER  
RATE MORTGAGE**



Own New Rate Reducer\* is a unique scheme that enables you to access lower rate mortgages when you buy your new Hill home.

With reduced monthly repayments during the initial mortgage period, it could help you fulfil your dream of buying a home sooner than you thought.

Open to first-time buyers and existing homeowners who want to move, Own New Rate Reducer\* is a straightforward and hassle-free way to access a mortgage with a lower interest rate. It's now available on a range of Hill homes in fantastic locations across the country.

# WHAT'S GREAT ABOUT OWN NEW?



Access to mortgages with lower interest rates and reduced monthly payments during the initial mortgage period



No price caps on properties



Open to first-time buyers and home-movers



You own 100% of your home



Available on a range of selected Hill new build homes

## OWN NEW RATE REDUCER EXAMPLE\* ON A £499,950 PURCHASE PRICE

An Own New Rate Reducer\* mortgage is a regular mortgage, just with a lower interest rate for the initial period. As the example shows, it could save you hundreds of pounds each month.

**£49,995**

Your deposit of 10%

**3%**

Hill Own New contribution

**4.33%**

Your access to a mortgage rate\*

**£457**

Effective saving per month

Own New works behind the scenes with housebuilders and lenders, to reduce the overall cost involved with mortgage loans on new build properties. The reduction is funded by housebuilders' contributions towards the

cost of the mortgage and enables the lender to offer borrowers more competitive interest rates during the initial period of their mortgage on a range of Hill homes across the country.

## HOW TO BUY WITH OWN NEW

1



Find your ideal new home

2



Talk to your Hill sales consultant about a mortgage with Own New

3



They will put you in touch with an approved new build mortgage broker to guide you through the process

4



Complete the mortgage application and buying process as normal

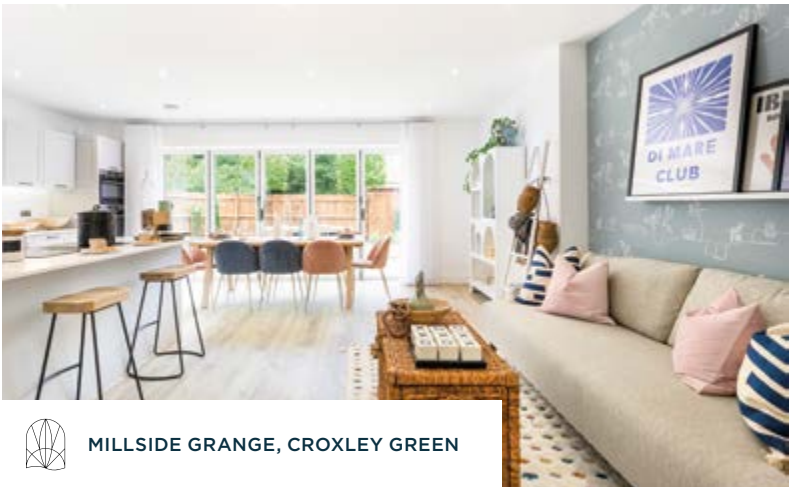
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Own 100% of your new build home



CANALSIDE QUARTER OXFORD



MILLSIDE GRANGE, CROXLEY GREEN

VISIT [HILL.CO.UK](https://www.hill.co.uk) TO VIEW OUR CURRENT SELECTION OF NEW HOMES



WATCH THE OWN NEW VIDEO TO FIND OUT MORE



THE ICON, CAMBRIDGE



CHESTERFORD MEADOWS

GREAT CHESTERFORD



HOLLYMEAD SQUARE, NEWPORT



MILLSIDE GRANGE, CROXLEY GREEN

## AWARD WINNING

We have won numerous awards for our homes over the years, including the prestigious title of WhatHouse? Housebuilder of the Year in 2015, 2020, and most recently in 2023, when we also won the Best Large Housebuilder accolade in our first year of entering the category.

We are also delighted to hold the highly prized 5-star rating from the Home Builders Federation, with over 96% of our customers happy to recommend us to a friend.



\*Terms and conditions apply, available on selected homes only. Example based on market interest rates, with an average house price of £499,950 and an average mortgage of 35 years. Assumes a 3% homebuilder incentive and a 2 year fix, with 90% LTV mortgage. Independent financial advice must be sought from a regulated mortgage broker to access this scheme. Rates valid as of 14/06/2024. Images shown are of Hill homes and may not be specifically available with Own New.

**VISIT [HILL.CO.UK](https://www.hill.co.uk) TO VIEW OUR CURRENT SELECTION OF NEW HOMES**