



**PRIORITY  
INSURANCE**  
& Finance Solutions



Zara

#### About

**Occupation:** IT Manager (€67.5k)  
**Location:** Meath **Current  
Situation:** Renting **Purchase  
Price:** €385,000 **House:** 3 Bed  
Semi-Detached

Salary

**€67,500**

#### Eligibility

First Time Buyer so can qualify for both FTB Schemes.

- HTB €30k
- Deposit €8.5k
- FHS €77k (20%)
- Mortgage: €269.5k (70%)

10%

#### Monthly Mortgage Repayments

**€1,151 pm**

Term: 30 years, Rate: 4 year fixed 3.10%  
(valid as of 13.01.25)

The Help to Buy (HTB) scheme is an incentive for first time property purchasers where you can receive a tax rebate of up to 10% (subject to an upper limit of €30,000) of the purchase price. It helps form part of the deposit needed to purchase a new home. The First Home Scheme (FHS) will finance up to 30% of your new property. This will reduce to 20% for those who are also participating in the HTB scheme. Rates above are for illustrative purposes only and are subject to change. Mortgage approval is subject to banks' eligibility and lending criteria. Priority Insurances DAC. U/a Priority Insurance & Finance Solutions is regulated by the Central Bank of Ireland. \*Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it



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**Chris & Frank**

### About

**Occupation:** Fire Officer (€42k) & Office Manager (€35k) **Location:** Meath **Current Situation:** with Parents **Purchase Price:** €435,000 **House:** 3 Bed Detached

### Combined Salary

**€77,000**

### Eligibility

They are First Time Buyers, so they qualify for the both FTB Schemes.

- HTB €30k
- Deposit €13.5k
- FHS €0 (as ceiling is €425k)
- Savings: €87k
- Mortgage: €304.5k (70%)

(10%)

### Monthly Mortgage Repayments

**€1,300 pm**

Term: 30 years, Rate: 4 year fixed 3.10%  
(valid as of 13.01.25)

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**Paddy & Maura**

### About

**Occupation:** Barber (€45k) & Shop Assistant (€35k) - (married + 2 Kids) **Location:** Meath  
**Current Situation:** Renting **Purchase Price:** €440,000 **House:** 4 Bed Detached

**Combined Salary**

**€80,000**

### Eligibility

First Time Buyers so they qualify for the both FTB Schemes.

- HTB €30k
- Deposit €14k
- FHS €0 (as ceiling is €425k)
- Savings: €88k
- Mortgage: €308k (70%)

(10%)

**Monthly Mortgage Repayments**

**€1,315 pm**

Term: 30 years, Rate: 4 year fixed 3.10%  
(valid as of 13.01.25)

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