

MORTGAGES FOR NEW BUILD



RESIDENTIAL

- Up to 90% LTV on New Build houses & flats
- Help to Buy purchase available in Wales
- eKo Reward offers lower rates for clients purchasing or remortgaging properties rated A or B for energy efficiency on Select credit criteria.

Shared Ownership

- Up to 95% of share subject to affordability
- Up to 75% LTV
- Available for purchase and remortgage

Own New Rate Reducer

- Uses up to 5% house builder's incentive towards the cost of the mortgage
- Reducing the initial monthly payments during the 2 or 5 year fixed term

BUY TO LET

- Up to 80% LTV on New Build houses & flats
- Available for individual and Limited Company applications*
- eKo reward offers lower rates on certain products for clients purchasing or remortgaging properties rated A, B or C for energy efficiency on BTL Prime criteria.

HOW WE SUPPORT YOUR CLIENTS

- Self-employed: 1 year's trading history required up to 85% LTV
- Up to 100% of overtime, commission and bonus considered
- We support your clients with credit file complexities:
 - CCJ/Defaults considered
 - Communication and small utility defaults ignored
 - Debt management plans considered
- Offers are valid for 180 days, with the ability to extend by a further 180 days
- Family gifted deposits considered
- Up to 5% builder's incentive acceptable
- We don't rely on credit scores
- No upfront fees
- Direct contact with underwriters via secure messaging or phone
- Dedicated local BDMs ready to support you in person, virtually or over the phone

SEE HOW MUCH YOUR CLIENT COULD BORROW

[Resi Calculator](#)

[BTL Calculator](#)

* Unavailable for HMO/MUBs applications

In Northern Ireland, the maximum LTV is 80% and the maximum loan size is £500k. Products are subject to availability and the 'free standard legals' incentive does not apply.

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