



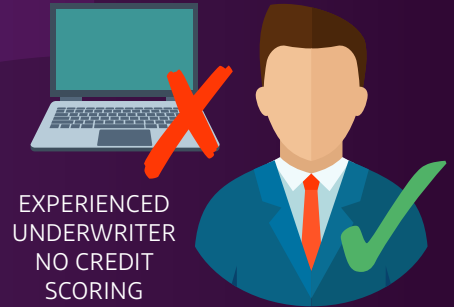
Lending Snapshot



Common sense approach



Access to the underwriting team



Who is the decision maker?



Realistic approach to lending into/whilst retired



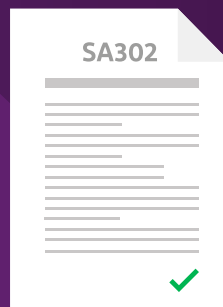
Interest only option



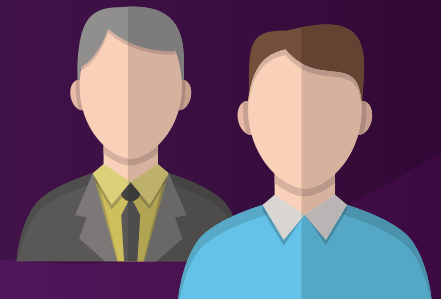
Will consider bankruptcy IVA



Concessional purchase and gifted deposit



Flexible approach to contract workers and self-employed



Guarantors considered

Subject to Chorley Building Society's Lending Criteria (overleaf) and Mortgage Terms and Conditions. Valid as at May 2018. For more information, email intermediaries@chorleybs.co.uk, or call 01257 235 001 - Option 2

Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023. Registered Office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ. Chorley and District Building Society is a member of the Building Societies Association and a participant of the Financial Ombudsman Service and Financial Services Compensation Scheme. Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security.

FLEXIBLE, SERVICE DRIVEN, COMMON SENSE APPROACH, NO CREDIT SCORING, INDIVIDUAL UNDERWRITING

Considered

- Studio Flats
- Flats above 4 Storeys
- Ex L/A Flats
- Contract Workers
- Gifted Deposits
- Concessional Purchase
- Maximum age of Guarantor 75 at term end
- Section 106
- DMS Properties
- Non Cash/Deposit Builder Incentive up to 5%
- Flying Freehold up to 20%
- Agricultural Restrictions
- Second Homes

Maximum LTVs

70%	£800,001 to £1,000,000
80%	£500,001 to £800,000
85%	£400,001 to £500,000
90%	£350,001 to £400,000
95%	Up to £350,000

Subject to availability

Min Term 1 Year

Max Term 40 Years

Lending Into Retirement

Maximum LTV

75%

Lending Whilst Retirement

Maximum LTV

70%

Help To Buy Equity Loan

- New Build Only
- Max Loan £600k England
- Max Loan £300k Wales
- Forces

Self Employed

- Minimum 18 months trading
- Ltd Company Salary & Dividends
- Sole Trader/Partnership - we take share of net profit

Concessional Purchase

- 100% of purchase price
- Max 90% LTV market value
- Close family member
- Sitting Tenant
- Property to be used as main residence
- Person providing concession not to remain at property

Credit File

The following can be considered (subject to individual criteria)

- CCJs or defaults settled over 3 years ago
- CCJs issued in last 3 years totalling less than £500
- Discharged bankrupt or IVA over 3 years ago
- Defaults showing on credit file
- Well maintained DMPs

Maximum Age

No max age on residential or BTL subject to individual case assessment

Right To Buy

- 100% of the discounted purchase price
- Max 75% LTV market value

PART Interest Only & PART Capital Repayments

Maximum LTV	Minimum Equity	Max interest only element
85%	£50k	£500k

Interest Only

Maximum LTV	Minimum Equity	Maximum advance
80%	£50k	£500k

Max LTV to downsize
50%
(Min equity £100k)

Remortgage

Maximum LTV	Max LTV for debt consolidation	Minimum ownership
95%	80%	6 month

Buy To Let

Minimum LTV	Minimum Loan
80%	£80k (£56k for North West)

3 or less mortgaged BTL properties
1st time landlords considered
Subject to availability

For more information, visit our website at chorleybs.co.uk or by email at intermediaries@chorleybs.co.uk
01257 235 001 - Option 2

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