COMMON SENSE APPROACH

EXPERIENCED UNDERWRITER
NO CREDIT SCORING

WHO IS THE DECISION MAKER?

INTEREST ONLY OPTION

FLEXIBLE APPROACH TO CONTRACT WORKERS AND SELF-EMPLOYED

WILL CONSIDER BANKRUPTCY IVA

DISCHARGED OVER 3 YEARS AGO

REALISTIC APPROACH TO LENDING INTO/WHILST RETIRED

DIRECT DIAL TO UNDERWRITERS

ACCESS TO THE UNDERWRITING TEAM

CONCESSIONAL PURCHASE AND GIFTED DEPOSIT

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.
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
(Subject to individual criteria)

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

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

Min Term 1 Year
Max Term 40 Years

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

LENDING INTO RETIREMENT
- Maximum LTV 75%

LENDING WHILST RETIRED
- Maximum LTV 70%

PART Interest Only & PART Capital Repayments
- Max LTV 85% • Min Equity £50k
- Max interest only element £500k

MAXIMUM AGE
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or BTL subject to individual case assessment

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REMORTGAGE
- Max 95% LTV subject to availability
- Minimum 6 month ownership
- Max 80% LTV for debt consolidation

HELP TO BUY EQUITY LOAN
- New Build Only
- Max Loan £600k England
- Max Loan £300k Wales
- Forces

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

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

BUY TO LET
- Maximum LTV – 80%
- Minimum loan - £80k
  (£56k for North West)
- 3 or less mortgaged
  BTL properties
- 1st time landlords considered
Subject to availability

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Chorley Building Society
TRUSTED SINCE 1859
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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