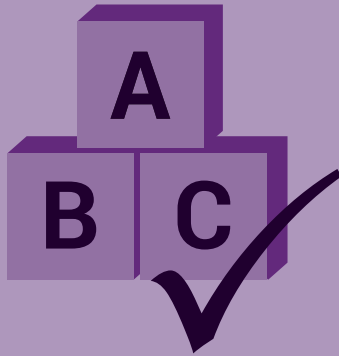




CHORLEY BUILDING SOCIETY LENDING SNAPSHOT

COMMON SENSE APPROACH



**EXPERIENCED UNDERWRITER
NO CREDIT SCORING**



WHO IS THE DECISION MAKER?

ACCESS TO THE UNDERWRITING TEAM



DIRECT DIAL TO UNDERWRITERS

INTEREST ONLY OPTION

REALISTIC APPROACH TO LENDING INTO/WHILST RETIRED



NO MAXIMUM AGE LIMIT



WILL CONSIDER BANKRUPTCY IVA



DISCHARGED OVER 3 YEARS AGO

FLEXIBLE APPROACH TO CONTRACT WORKERS AND SELF-EMPLOYED



CONCESSIONAL PURCHASE AND GIFTED DEPOSIT



GUARANTORS CONSIDERED



Subject to Chorley Building Society's Lending Criteria (overleaf) and Mortgage Terms and Conditions. Valid as at May 2017.

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.

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

(Subject to individual criteria)

LENDING LIMITS

0 – 70%	£1m
>70 – 80%	£800k
>80 – 85%	£500k
>85 – 90%	£400K
>90 – 95%	£350k

Subject to availability

Min Term 1 Year
Max Term 40 Years
Max Exposure £1m

CONCESSIONAL PURCHASE

- 100% of purchase price
- Max 80% LTV market value
- Close family member
- Sitting Tennant
- Property to be used as main residence
- Person providing concession not to remain at property

PART Interest Only & PART Capital Repayments

- Max LTV 85%
- Min Equity £50k
- Max interest only element £500k

INTEREST ONLY

- Max 80% LTV
- Min Equity £50k
- Max advance £500k
- Max 50% LTV to downsize or lending into and whilst retired (Min Equity £100k)

REMORTGAGE

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

MAXIMUM AGE

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

HELP TO BUY EQUITY LOAN

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

CREDIT FILE

- CCJs or defaults settled over 3 years ago considered
- One CCJ or default issued within last 3 years less than £500 acceptable
- Discharged bankrupt or IVA over 3 years acceptable

RIGHT TO BUY

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

SELF EMPLOYED

- 2 years Accounts
- Ltd Company Salary & Dividends
- Sole Trader/Partnership - we take share of net profit

BUY TO LET

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

Subject to other Lending Criteria and Mortgage Terms and Conditions. Valid as at May 2017.

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