

Residential Mortgages - For Intermediary Use Only

We lend across England, Wales and Scotland* with up to 4 applicants on a mortgage. House purchase lending is typically available up to 95% LTV and remortgage up to 90% LTV.

Our flexible criteria includes family gifted deposits, guarantors, discounted family purchases and Right to Buy. We also offer lending into retirement, Shared Ownership, Help to Buy, and Interest Only mortgages.

Interest

 including property
downsizing

Residential Mortgage Range

- ✓ Capital Repayment and Interest Only up to age 85 (Max 70% LTV between age 70 and 85)
- ✓ Interest Only available up to maximum 75% LTV with part and part available up to 90% LTV
- ✓ Self-employed with a minimum of 1 year's accounts. Contractors and zero hours contracts accepted
- ✓ Shared Ownership available up to 95% share (maximum 75% of property valuation)
- ✓ Self build available through Buildloan, with advance stage payments product available up to 85% loan to cost of the project
- ✓ Family Assist mortgages available at 100% LTV when security collateral of 20% of the property value is provided by family member(s)
- ✓ Joint Borrower Sole Proprietor available on prime residential mortgages subject to terms and conditions, please contact us for further details



*Postcode restrictions apply, please contact us for details. Shared Ownership, Help to Buy and Right to Buy schemes are only available in England and Wales. Our Family Assist savings collateral scheme is not available in Scotland, although the equity collateral scheme is available.

Intermediaries Only - Enquiries and Applications

Affordability calculator

Use our affordability calculator to check borrowing requirements for your client, visit mansfieldbs.co.uk/intermediaries

Submission Criteria

Please ensure supporting documents are submitted as stated on the mortgage application form.

- Application fee - Cheque payable to The Mansfield Building Society or we will contact the customer directly to obtain the fee
- Last month's bank statements on all current accounts*
- Latest mortgage statement
- Proof of income in retirement, e.g. pension statement or illustration, if the applicant is already retired or the mortgage term extends into planned retirement
- Right to Buy offer letter (if purchasing from the local authority)
- Proof of deposit

If employed:

- Latest P60
- Last month's payslips*

If self-employed:

- Copies of the last 2 self-assessment tax calculation forms (SA302) and/or copies of the last 2 Self Assessment returns

*Subject to application circumstances, underwriters may require more historic evidence of payslips and bank statements. Please call broker support if you have queries regarding your application.

Supporting information

Please visit our website mansfieldbs.co.uk/intermediaries where you can find more information on making an application and download a supporting documentation checklist, our mortgage application form and other useful forms.

Procuration Fee

Please contact us, your network or your mortgage club for details of procuracy fees paid.

Where you need to send any correspondence

Mortgage Department
The Mansfield Building Society
Regent House
Regent Street
Mansfield
Nottinghamshire
NG18 1SS

For **updates** on applications that have been submitted and are being processed contact our Mortgage Department on:

01623 676340

Fax: 01623 676357

mortgages@mansfieldbs.co.uk

Lines open: 9.00am - 5.00pm

Monday to Friday

8.45am - 12.15pm Saturday