

LTV criteria is currently restricted to maintain service levels

Residential Mortgages - For Intermediary Use Only Information is subject to change at anytime

We lend across England, Wales and Scotland* with up to 4 applicants on a mortgage.

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.



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 80% LTV
- ✓ Self-employed with 1 year's accounts. Contractors and zero hours contracts accepted up to 80% LTV, subject to status
- ✓ 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% LTV
- ✓ 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.

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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 3 months 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 3 months 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

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