

Loans not accepted  
as deposit source

Minimum deposit  
of £10,000

Your client could borrow between  
£190,001 and £500,000



# MY FIRST MORTGAGE

Maximum 4.45x  
loan to income

For LTVs over 95%  
and up to 98%

First time buyers and  
repayment only

Not available for  
self-employed applicants

Not available for flats, new build homes, Shared  
Ownership or properties in Northern Ireland

For a joint mortgage, both clients  
must be a first time buyer

