

You may have heard of the different schemes available now to make home ownership a reality for more people. These include:

#### **Shared Ownership**

You buy a share in a property with the remainder being owned by a local council or housing association. Your share is typically 50% and we can lend you up to 95% of that.

#### **Shared Equity**

Your employer may offer this as part of your benefits package. You own the house jointly with your employer and the mortgage is set up in your joint names.

We can also arrange your mortgage if you wish to buy your home through a shared equity scheme run by a housing association.

#### **Key worker living**

This scheme is designed to help people employed as 'key workers' to set up home or upgrade to a family home. We support the key worker living scheme for homebuyers.

#### **Right to Buy**

For council tenants who have the chance to buy their house at a discounted price, we can lend up to 100% of the discounted price.

#### **Guarantor backed Mortgages**

Thinking of helping a family member buy their first home? You may be able to act as Guarantor for the mortgage, helping them take that first big step to independence.

Whether you are a first time buyer or a seasoned home mover, we offer a range of home loan options or, if you are looking for a better mortgage deal, additional funds, or short term finance to help you move home - we offer remortgages, further advances and bridging finance too. You just need to ask. Simply contact a mortgage adviser at any one of our local branches to arrange an appointment.

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS  
ON YOUR MORTGAGE.**

Member of the Building Societies Association

