



A **partnership** to put them on the ladder

Virgin Money Shared Ownership mortgages support the Government's ambition of helping more first-time buyers get on the property ladder.

Our Shared Ownership mortgages at a glance

- > Available up to 95% LTV of the share purchased on houses and flats, including new-build. A minimum 5% deposit is required from the customer's own funds.
- > Flexible features, including payment holidays and overpayments (subject to our prior agreement) are available. All mortgages are fully portable.
- > Available in England and Wales.

Good to know

- > 2015 (or later) Homes England model lease or Welsh Government model lease must be in place for the property.
- > Initial share purchased can be between 25% and 75%.
- > Staircasing must be allowed up to 100% of the property value.
- > A maximum household income of £80,000 (London £90,000) applies.
- > New-build Offers are available for seven months (six months for existing properties).

Ready to get started?

For more on our Shared Ownership mortgages, just get in touch with your dedicated Business Development Manager.

virginmoneyforintermediaries.com

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