



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 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).

Why recommend Virgin Money?

- > Dedicated Business Development Manager and New Build Team on hand to answer any questions.
- > Access to Virgin Money Online (VMO), giving you a quick and easy way to create a Mortgage Illustration and submit applications with us.
- > Offers to your customers within 10 working days of receiving a fully-packaged Application, or we will give them £100.*
- > Discounts from across the Virgin Group for you - and your clients too, when they become a Virgin Money customer.

Ready to get started?

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

virginmoneyforintermediaries.com



As part of our ambition to make everyone better off, we will donate £100 for every Shared Ownership mortgage completion to Crisis, the national charity for homeless people, to help get someone back on their feet.

*Full terms and conditions at virginmoneyforintermediaries.com

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