

A typical scenario, and what we could deliver.

Self-build... converting a stable into a dream home

WHO'S THE CUSTOMER?

A couple had found their ideal purchase... a stable they wanted to convert into their main residence and a place they call home. They had also received planning permission to do the works involved.

WHAT'S THEIR SITUATION?

They intended to sell their current main residence and live on site, renting a mobile home whilst the build and works took place.

They had been looking for a considerable time to find the ideal property and location. What they found was perfect and were delighted when this opportunity arose.

WHAT PROBLEMS EXIST?

Most self-build lenders will not lend on an unusual property or timber constructions. The couple would receive many declines in the pursuit of completing their dream purchase.

HERE'S HOW WE COULD HELP...

We would be able to offer them a self-build mortgage to enable them to achieve their dream.

This would be paid in stages, so the couple can use the equity from the property to purchase the stable and pay for the first stage of the build.

We would be able to offer them up to 75% of the purchase price and the build cost. Let the works begin.

We've helped customers in this situation before. If this sounds familiar or any details match one of your client's situation... we may be able to help.



We individually assess and approach applications.



We offer a manual underwriting process, no credit score involved.



A flexible view on merits of all cases - we're very accommodating.



We provide clear, fair and transparent charges for all cases.



Many types of income are considered when assessing affordability.

Contact our Business Development Managers, we're here to help.

Jean Errington  07483 310314  jerrington@harpendenbs.co.uk

Graeme Aitken  07483 310334  gaitken@harpendenbs.co.uk

 www.harpendenbs.co.uk/intermediaries