



New Build Mortgage Advice



Contact now!



03300 249 115

www.thresholdmortgages.com/new-build



Why use Threshold, the new build specialist to arrange your mortgage?

With access to a comprehensive range of mortgages, Threshold Mortgages work hard on using their vast experience to find the mortgage that's right for you when buying your home. We believe in treating customers fairly and honestly, you can trust in the knowledge that we are recommended by large national developers and pride ourselves on building lasting and reliable relationships.

Threshold specialise in advising on new build mortgages for both residential and buy to let properties. We have an in-depth understanding of mortgage products available for these types of homes, and work closely with all parties to help meet exchange and completion deadlines.

- Access to specialised new build mortgage advice from qualified advisers 7 days a week.
- Provide personal service for the complete mortgage process from application to successful completion of your new home.
- Specialise in advice for all government affordable housing schemes including shared ownership.
- Access to some exclusive mortgage products not available on the high street.
- Experience in builders incentives and schemes.
- We offer an eligibility check using our direct link with  **experian**™ which won't affect your credit score.
- **WE DON'T CHARGE A FEE FOR OUR SERVICE WHEN BUYING FROM ONE OF OUR BUILDER PARTNERS.**

Your property may be repossessed if you do not keep up repayments on your mortgage

Some buy to let mortgages are not regulated by the Financial Conduct Authority



A helpful checklist of some of the things you may need when speaking with one of our advisers

Proof of identity (valid passport or DVLA driving licence)	
Proof of residency (utility bill/credit card or bank statement, less than 3 months old)	
Last 3 months bank statements/credit card statements	
Last 3 months payslips/P60 (if employed)	
Last 3 years audited accounts /SA302 form (if self-employed)	
Bank details	
Current mortgage statement (if applicable)	
Existing mortgage details (amount, rate, lender, early repayment charges etc.)	
Proof of deposit	



The nine steps to buying your new build home with Threshold

1

Speak to one of our advisers. We can help ensure you qualify for your purchase and explain in full the application process and all costs

2

We will find you a mortgage that fits your circumstances and apply for a decision in principle

3

Complete your mortgage application with your adviser

4

Discuss your insurance needs for life cover, critical illness and income protection

5

A valuation survey takes place on your new home by the mortgage lender

6

Your lender issues your mortgage offer which enables you to exchange contracts

7

Your Solicitor exchanges contracts confirming all details are correct

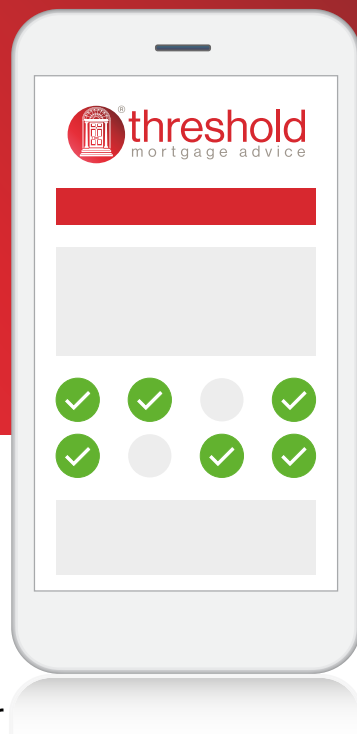
8

Once you've exchanged contracts, we will arrange buildings & contents insurance to protect your home and valuables

9

CONGRATULATIONS
Completion and move into your new home

Keeping you up-to-date with the Threshold Client Portal



- Track your application progress to offer 24-7
- Confirm which documents and information are required to reach offer
- Upload facility for any outstanding documents
- Enable you to store all mortgage/insurance related documents within the portal
- Simple contact for your case adviser and case handler
- Useful guides and calculators
- Feedback survey and client magazine
- Decrease the time to mortgage offer

clientportal

www.thresholdmortgages.com/portal



Find my budget

Try our easy to use mortgage payment calculator, you can:

- Obtain an estimate of how much you can afford to borrow to buy a home
- Calculate your potential monthly mortgage repayments
- Learn about the other costs associated with your purchase

www.findmythreshold.io




Scan here!

Please call for new build mortgage advice

03300 249 115

Mortgage advice line available 7 days a week

 /thresholdmortgages

 /thresholdmortgageadvice



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Threshold Mortgage Advice is a trading name of Threshold Financial Services Limited.

Threshold Financial Services Limited is an appointed representative of The Openwork Partnership, a trading style of Openwork Limited which is authorised and regulated by the Financial Conduct Authority

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