


Criteria guide

Residential Mortgages

Key points

- ▶ No first time buyer restrictions
- ▶ Self-employed applicants with one year's income verification
- ▶ Right to Buy products available up to 100% of the purchase price
- ▶ Help to Buy products available
- ▶ Unlimited debt consolidation allowed on remortgages

 0800 116 4385
Monday- Friday, 9am-6pm

 [precisemortgages.co.uk](https://www.precisemortgages.co.uk)

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Applicant criteria

At a glance

3

Maximum mortgage arrears in last 36 months

3

Maximum CCJs in last 24 months

5

Maximum defaults in last 24 months

Applicant profile	
Minimum age	21
Maximum age	<ul style="list-style-type: none"> ▶ 70 at the end of term, providing within stated retirement date. We may consider up to age 75 upon referral subject to underwriter review and stated retirement date. ▶ Maximum age of 85 for non-contributory applicants.
Maximum number of applicants	2
Guarantors	We are unable to accept guarantors.
Marital status	Applications from those who are married, in civil partnerships, co-habiting or where there is a financial dependency should be submitted in joint names. Where the original mortgage is in a sole name, we may consider a remortgage in a sole name, subject to underwriter discretion.
Allowable adverse	
	Precise Mortgages allows a certain amount of adverse credit with levels being dependent on the product chosen. As a guide our maximum adverse allowed is:
Defaults	0 in last 3 months, 5 in 24 months (unlimited thereafter).
CCJs	0 in last 3 months, 3 in 24 months (unlimited thereafter).
Mortgage arrears	0 in last 3 months, 1 in 12 months, 3 in 36 months (worst status).
IVA and bankruptcy	Must have been discharged for 6 years.
Debt Management Plans	<p>For DMPs satisfied over 36 months ago standard lending policy will apply.</p> <p>For active DMPs and those satisfied less than 36 months ago, the following rules apply:</p> <ul style="list-style-type: none"> ▶ DMP must have been active for a minimum of 12 months. ▶ If the DMP is active at application stage, 12 months proof of payments must be provided by the DMP provider.
Repossessions	Are not accepted.
Nationality and residency	
Residential status	In all cases we require a 3 year UK residential address history.
Non EEA nationals	Must have been resident in the UK for the last 3 years and have permanent rights to reside in the UK.
Diplomatic immunity	Is not accepted if diplomatic immunity applies to immunity from UK law.

£15,000

Minimum income for main applicant

100%

Tax credit income accepted

12

Months of continuous employment required

Minimum earned income

- ▶ £15,000 for the main applicant from primary employment.

Employed

- ▶ A minimum of 3 months in current job, with 12 months continuous employment.
- ▶ Less than 3 months in the current job will be considered subject to underwriter approval. The reason for the latest change of employment should be established and confirmation dates must be obtained from current/previous employers.
- ▶ Applicants must be in permanent employment that is not subject to a current probationary period.
- ▶ Applicants on a fixed term contract basis are acceptable but if there is less than 6 months remaining on the contract confirmation of renewal may be required.
- ▶ Agency workers and zero hours contracts are not acceptable.

The following are acceptable income sources:

Income type	Proportion allowable in calculation	Income type	Proportion allowable in calculation
Basic salary	100%	Mortgage subsidy	100%
Shift allowance	100%	Car allowance	100%
Large town allowance	100%	Overtime/bonus/commission	50% * (if regular/"guaranteed")
Childcare payments	100%	* Full amount should be keyed into the online application.	

Self-employed

Applicants will need to have been trading for a minimum of 12 months and we will require income verification for the number of years' income keyed onto our online application.

Acceptable income:

- ▶ For sole traders - net profit, private pension payments where declared on their SA302 or tax calculation.
- ▶ For partnerships - share of the net profit.
- ▶ For limited company directors - remuneration plus dividends, director's car allowance, director's pension payment.

Income verification:

- ▶ 1 year's SA302s and HMRC Tax Year Overviews or Tax Calculations and HMRC Tax Year Overviews or accounts (we only accept accounts prepared by accountants with the following qualifications: ACA/FCA, CA, ACCA/FCCA, AAPA/FAPA, CIMA, CIPFA.).
- ▶ In some cases 2 years' income verification is required.

Income criteria cont.

Retired

- ▶ Personal/occupational pension income can be considered as the sole source of income subject to a full review of the application.
- ▶ State pension is not accepted as a sole source of income.

Additional income

The following income sources will be accepted, subject to underwriter discretion:

Source	Amount eligible	Criteria
Tax credits	100%	<ul style="list-style-type: none">▶ Latest Final Tax Credits award notification.▶ Must have a minimum of 3 years left to run (based on ages of children).▶ For joint applications, both applicants must be named on the Tax Credits award.
Child maintenance	50%*	<ul style="list-style-type: none">▶ Must be via a court or CSA order.▶ Must have a minimum of 3 years left to run.
Permanent second job	Maximum 50%*	<ul style="list-style-type: none">▶ Position held for more than 12 months.▶ Should be a permanent position.▶ Confirmation that the hours worked are sustainable.
Pension income	100%	<ul style="list-style-type: none">▶ Confirmed personal, occupational, disability or state pension can be included.

*Full amount should be keyed into the online application.

Unacceptable income sources

We will not include the following sources of income:

- ▶ Any state benefits including Child benefit and Housing benefit- we are also unable to consider applicants who have been in receipt of housing benefits within the last 12 months.
- ▶ Any child maintenance that is not court or CSA ordered
- ▶ Investment income

85%

Maximum LTV

35

Years maximum term

80%

Maximum let to buy LTV

Maximum LTV

- ▶ 85% - up to £300,000.
- ▶ 80% - up to £500,000.
- ▶ 70% - up to £1,000,000.

Let to buy applications and applications where non self-funding mortgages exist are restricted to 80% LTV.

Loan term

Minimum: 5 years.

Maximum: 35 years.

Loan size

Minimum: £25,001.

Maximum: £1,000,000.

Porting

All products are not portable.

Remortgage applications

We are unable to accept remortgage applications within 12 months of either the original purchase date or the last remortgage date.

Service levels

Residential mortgage applications must be on an advised basis.

Repayment method

Capital and interest.

Offer validity

- ▶ 3 months from valuation.
- ▶ New build: 6 months from valuation, extensions can be considered for a further 3 months.

Let to buy

- ▶ Maximum LTV: 80%.
- ▶ A consent to let from the existing lender or evidence of refinancing on a buy to let basis will be required.

Source of funds

- ▶ The deposit must come from the applicant's own resources and have originated from within the EEA.
- ▶ Capital raising by way of a remortgage or secured loan on an existing property owned by the applicant is acceptable.

Help to Buy

- ▶ A Government funded equity loan of up to 20% of the purchase price, or 40% for Help to Buy London, is acceptable. Customers will need to provide a minimum 5% deposit from their own resources.
- ▶ Before submitting an application for a Help to Buy product, you should ensure your customer is aware of the implications of taking a shared equity loan as part of the financing of the purchase of their home. New build properties only.
- ▶ Payments will be required on the shared equity loan after five years in addition to the repayments on the loan the customer takes with us.
- ▶ Your customer should consider how they will repay this loan and understand that if house prices go up the amount they have to repay as part of the shared equity loan will go up.
- ▶ For further information on the Help to Buy shared equity loan scheme your customer should go to <https://www.gov.uk/affordable-home-ownership-schemes> and ensure they fully understand how the scheme works.

Forces Help to Buy

Acceptable - monthly repayments will be included as a commitment. The Forces Help to Buy can be used in conjunction with the government Help to Buy scheme.

Builder's deposit (new build)

On new build purchases only - up to 5% cash based incentive is acceptable (i.e. stamp duty, legal fees, cash back, mortgage payments). Any incentive amount over this will be deducted from the lower of the purchase price/valuation before calculating the LTV.

Family gift

- ▶ Acceptable unless the property is being purchased from the family member who is providing the gift.
- ▶ Where the property is being purchased from a family member at a discounted price, this is acceptable providing the family member will not continue to reside in the property following completion. Our lending and LTV will be based on the reduced price and the vendor relinquishing all rights to the property.

Builder's second charge

Acceptable providing the customer is committing a 15% deposit from their own funds. Payments will be taken into account for affordability.

Unacceptable sources of deposit

- ▶ Vendor deposit (any vendor deposit will be deducted from the lower of purchase price/valuation and lending and LTV is to be based on the net figure).
- ▶ Purchase from a company that the applicant has an interest in.
- ▶ Ministry of Defence loan.
- ▶ Unsecured borrowing.

Right to Buy criteria

Right to Buy

Right to Buy (RTB) provides individuals with the opportunity to buy their social housing property at a discounted market price, providing they meet the scheme eligibility requirements. Visit <https://righttobuy.gov.uk/> for more information.

- ▶ Only Right to Buy schemes operated by recognised local authorities/housing associations are acceptable.
- ▶ We will require a copy of the Section 125 Right to Buy offer. All persons named on the Section 125 will also need to be on the application.
- ▶ We cannot accept applications where the customer has been in receipt of Housing Benefit during the last 12 months.

Maximum LTV

We have products available at 90% and 100% of the discounted purchase price (plus lender fees). This is subject to the loan not exceeding 75% of the open market value of the property, as determined by one of our panel surveyors.

Property details

Property type	Houses or bungalows. Flats are not acceptable.
Location	England.
Purchase or remortgage	Purchase only.

85%

Maximum LTV

35

Years maximum term

20

Storey flats accepted

New build definition

Precise Mortgages defines 'new build' as a property that has never been occupied.

Source of deposit

- ▶ A maximum 5% builder's cash based incentive is acceptable. These incentives include a discounted purchase price, stamp duty paid, legal fees paid, cash back after completion, mortgage paid etc.
- ▶ A minimum customer contribution of 10% will be required, unless the applicant is using the Help to Buy shared equity scheme, whereby a minimum of 5% will apply.

Flats

- ▶ Borrowing is available on flats up to 20 storeys.
- ▶ New builds flats with a commercial ground floor are considered.

Offer validity

All new build property offers are valid for 6 months from the date of valuation.

We can consider extending the offer by a further 3 months subject to the following:

- ▶ Confirmation in changes of circumstance are received in month 5 of the mortgage offer, before the expiry of the initial 6 month offer period.
- ▶ A new credit search and affordability assessment.
- ▶ All supporting documentation to be updated and resubmitted.
- ▶ The case will be re-underwritten and must still be acceptable to us in line with our then prevailing mortgage lending policy and products.
- ▶ A re-inspection of the property by the valuer (subject to a £95 fee).
- ▶ All requests for offer extensions should be submitted via the acting conveyancer.

Section 106 planning obligations

Section 106 planning obligations are accepted as detailed below:

- ▶ **Financial obligations** - Are acceptable subject to the conveyancer confirming that the monies due under the agreement have been paid in full or an indemnity exists within the agreement to indemnify any successors in title for any liability to repay any monies due.
- ▶ **In kind obligations (e.g. provision of open space, recreation facilities, education facilities, transportation plans etc.)** - Are acceptable.
- ▶ **Restrictions on who can purchase the property** - Where the property is subject to a restriction that only allows it to be purchased or occupied by someone living or working in a specified area this should be referred to us for individual consideration. Restrictions relating to purchasers being in housing need, not being able to afford to purchase on the open market or having income less than a certain amount are not acceptable.
- ▶ **Affordable housing** - It is acceptable for a development to be subject to a requirement to provide a proportion of affordable housing.

For any other planning obligation, please contact us.

New build criteria cont.

Building warranty

For new build properties and those less than 10 years old, building warranty from one of the following providers should be in place:

- ▶ Advantage HCI
- ▶ Buildzone
- ▶ International Construction Warranties (ICW)
- ▶ Premier Guarantee Scheme
- ▶ Zurich Municipal "New build"
- ▶ Aedis Warranties Ltd
- ▶ Checkmate (Castle 10)
- ▶ LABC
- ▶ Professional Consultants Certificate (previously Architect's Certificate)
- ▶ Building Life Plans
- ▶ CRL Management Ltd
- ▶ N.H.B.C. Guarantee
- ▶ Protek

Contact our dedicated New Build Priority Processing Team today on **0330 024 0349** to discuss a case.

General

All properties must comprise of a single residential dwelling unit i.e. own living accommodation/kitchen/bathroom etc. Taking a single mortgage over a property converted into more than 1 unit is not accepted.

Minimum property value

- ▶ £50,000 or £150,000 in London postcode districts.

Tenure

- ▶ Freehold - Unacceptable for flats/maisonettes. Heritable title acceptable in Scotland.
- ▶ Leasehold - Minimum remaining lease term should be 70 years at the time of application.
- ▶ Flying freehold - A property with an element of flying freehold can be considered providing it does not exceed 10% of the total area.
- ▶ Commonhold - Are not accepted.

Allowable locations

Mainland England, Wales and selected postcodes in Scotland.

The following Scottish postcodes are acceptable:

Tayside	DD - All	Lothian	EH - All
Sterlingshire	FK - All	Glasgow	G - All
Ayrshire	KA - All mainland	Fife	KY - All
Lanarkshire	ML - All	Renfrewshire & Argyll	PA - PA1 to PA19

Retentions

Are not accepted.

Inherited properties

- ▶ Where a property has been inherited, probate must have been granted prior to a mortgage application being made. Evidence of the Grant of Probate should be provided ahead of a Mortgage Offer being issued. Where the beneficiary is looking to capital raise on the property, the application should be submitted to us as a remortgage and no minimum period of ownership will apply in these cases.
- ▶ If the applicant is purchasing the property after being granted part of this in probate, we have no minimum period of ownership for the vendor.

Flats/maisonettes/apartments

- ▶ Must be self-contained with private facilities.
- ▶ Must have direct access to the highway via covered common parts.
- ▶ Up to a maximum of 20 storeys.
- ▶ Flats above or adjacent to commercial premises may be considered on an individual basis.
- ▶ Ex-local authority flats or maisonettes may be considered on an individual basis. The block in which the security is situated must be predominantly owner occupied as determined by the valuer. Please refer your case to the intermediary support team.
- ▶ Studio flats are not accepted.

New build properties

Modern Methods of Construction (MMC)

Properties that have any MMC components can be considered providing the property was constructed by one of the following companies:

- | | | |
|------------------------|---------------|-------------------|
| ▶ Barratt Developments | ▶ Bellway | ▶ Berkeley |
| ▶ Bloor Homes | ▶ Bovis Homes | ▶ Crest Nicholson |
| ▶ Galliford Try | ▶ Persimmon | ▶ Redrow |
| ▶ Taylor Wimpey | | |

If the property was constructed within the last 10 years it will need to benefit from one of the following warranties:

- | | | |
|---|---|-----------------------|
| ▶ Advantage HCI | ▶ Aedis Warranties Ltd | ▶ Building Life Plans |
| ▶ Buildzone | ▶ Checkmate (Castle 10) | ▶ CRL Management Ltd |
| ▶ International Construction Warranties (ICW) | ▶ LABC | ▶ N.H.B.C. Guarantee |
| ▶ Premier Guarantee Scheme | ▶ Professional Consultants Certificate (Previously architect's certificate) | ▶ Protek |
| ▶ Zurich Municipal "New build" | | |

Unacceptable property types

Live/work units or any property where commercial usage exceeds 20% will not be accepted.

Construction

- ▶ Any property of Easiform construction.
- ▶ Any property containing mundic concrete.
- ▶ Any property containing no-fines concrete.
- ▶ Flats or maisonettes in blocks exceeding 20 storeys.
- ▶ Grade 1 listed buildings in England and Wales/Grades A and B in Scotland.
- ▶ Mobile homes and houseboats.
- ▶ Properties constructed with high-alumina cement, timber framed property with no brick skin or 100% steel or timber framed property.
- ▶ Property designated defective under Part XVI Housing Act 1985, Housing (Scotland) Act 1987 or Pre-Cast Reinforced Concrete (PRC) property (irrespective of whether repaired under a licence repair scheme).

Other

- ▶ Any property affected by Japanese knotweed.
- ▶ Any property deemed in multiple occupation (HMO).
- ▶ Any property deemed unsuitable security by the valuer.
- ▶ Any property where there is ongoing movement/monitoring is required.
- ▶ Property where material environmental hazards are present.
- ▶ Property where saleability may be adversely affected by local planning or by an unsatisfactory mining search.
- ▶ We are unable to consider any property being purchased under any social housing schemes with the exception of Right to Buy (e.g. Shared Ownership, Key Worker etc.). Additionally, we are unable to consider remortgaging any property purchased under any such scheme where the original vendor retains any interest or where any pre-emption clause remains.
- ▶ We will not lend where the property is affected by or within influencing distance of any significant factor which will have a negative impact on the property's value or re-saleability (e.g. overhead pylons, sub stations etc).

Restrictive covenants

We are unable to consider any property that may have a restricted occupancy clause within the planning permission, for example, it can only be occupied for a maximum of 11 months in any one year. Property with unrestricted occupancy can be considered provided our normal requirements are met.

Similarly, property that can only be used for retirement or sheltered accommodation is not accepted. This is the same for any property where a planning restriction (e.g. agricultural restriction) effectively limits a property's appeal on the open market.

Please note for new builds, we do consider Section 106 planning obligations. Please see page 10 of this guide for further information.

Structural reports

Reports may be accepted from members of the following bodies:

- ▶ The Institution of Structural Engineers (www.istructe.org.uk)
- ▶ The Institution of Civil Engineers (www.ice.org.uk)

The report must be referred to the valuer for comment. If the report is not addressed to the applicant, written confirmation must be obtained from the originator that its contents may be relied upon by the applicant.

We will not lend on any property with either ongoing movement or where monitoring is required, where this is identified by either the valuer, or where evident in the structural engineer's report.

Specialist reports

We may require a specialist's report. Specialist reports most commonly comprise of:

- ▶ Timber and damp, electrical, trees, cavity wall tie
- ▶ Mining report (as these are obtained by the solicitors, a special condition is imposed at offer)

Any such reports should be prepared by a reputable firm and should be forwarded to us for review and referral to the valuer.

Other

- ▶ We are unable to lend where the property has been purchased from a company that the applicant has an interest in.
- ▶ We are unable to lend where the property is subject to either a back to back or sub sale agreement or subject to a Finder's Fee.
- ▶ We may consider, on an individual referral basis, properties with:
 - 3 or more acres of land.
 - Deck access.
 - Majority flat roof.
 - Restrictive or unusual planning permission.
 - Overriding interests.

Fees that may be added to the loan

The product and telegraphic transfer fees can be added to the loan amount. Any fees added will not be incorporated into the LTV calculation but will be included in our affordability assessment.

Product switching fee

If the applicant decides to change the product on the application after the mortgage product has been offered, the below non-refundable administration fee is payable prior to the amended mortgage offer being issued.

£120

Valuation fee

Please see our dedicated web page for details of our valuation fees.

Property re-inspection fee

Where a reinspection is necessary after the initial valuation is carried out, the following fee is payable.

£95

Telegraphic transfer fee

£35

Redemption administration fee

£120

- ▶ Please refer to the 'Tariff of mortgage charges' document for full details. A downloadable version is available on the Precise Mortgages website under 'Document downloads'.
- ▶ All fees include VAT (where applicable).

Conveyancer fees

Full details of our conveyancing options can be found at [precisemortgages.co.uk/Residential/Conveyancer](https://www.precisemortgages.co.uk/Residential/Conveyancer)

Submission requirements

Signed declaration	Yes
Proof of income	Yes
Bank statements	Yes
Proof of deposit (savings/other)	Underwriter discretion.
Gifted deposit letter (where gift being provided)	Yes, a letter template is available on our web site.
Asset and liabilities form	No
Rent conduct	Council or local authority tenant only.
Identification	If applicant fails electronic identification check.
Proof of address	Where applicant has not been on the electoral register in the last 3 years.
Mortgage conduct	Only if conduct is not on the credit search.
UK Finance disclosure of incentives form	Required for new build.
Anticipated exchange and completion dates	Information required for new build.

You must provide this information when submitting the application. You must notify the applicant of these requirements and that they need to provide correct and complete information. We will not be able to proceed with the mortgage application if they do not and, as a result, we are unable to assess affordability.

Please note that further documents can be requested at the discretion of our underwriters if required to approve the mortgage. Where additional documentation is required, our underwriters will communicate these requirements to you and the associated time scale for their submission.

Document certification form must be fully completed, signed and dated by the broker.	
Signed declaration	Must have both pages uploaded/be signed and dated/fees ticked correctly as per KFI.
Proof of income - employed	<ul style="list-style-type: none"> ▶ Most recent 3 months' payslips and P60. ▶ If weekly – 12 weeks required. ▶ If employed by a family member – letter from accountant to support. ▶ Fixed term contract – a copy of contract (if less than 6 months to run, evidence of contract extension is required.)
Proof of income - self-employed	<p>Latest 1 or 2 years' accounts (please see the self-employed information on page 5 of this criteria guide).</p> <p>We only accept accounts prepared by accountants with the following qualifications: ACA/FCA, CA, ACCA/FCCA, AAPA/FAPA, CIMA, CIPFA.</p> <p>OR latest 1 or 2 years' SA302/Tax Calculation PLUS corresponding tax year overview.</p>
Proof of income/other income	<ul style="list-style-type: none"> ▶ Tax credits - All pages of award letter and age(s) of children. ▶ Pension - Confirmation from pension provider. ▶ Second job - 3 months' payslips and P60. ▶ Maintenance - Court order and 3 months' bank statements. ▶ Rental income - SA302/Tax Calculation and tax year overview OR 3 months' bank statements/AST.
Bank statements	<ul style="list-style-type: none"> ▶ Latest 3 months' required. ▶ Must show - Salary/self-employed income, household utilities, daily expenditure, current mortgage or rent payments. ▶ Statements always required for the account nominated for Precise Mortgages' Direct Debit.
Rent/mortgage conduct	Proof of latest 12 months' payments via bank statements OR rent reference/mortgage statement.
Gifted deposit	To be addressed to Precise Mortgages and must confirm: Full name and address of the donor, the amount of gift, relationship to the applicant, whether the gift is repayable, if the donor intends to reside in the property or has any interest in the property. A gifted deposit template letter is available on our website.
Proof of deposit (savings/other)	<ul style="list-style-type: none"> ▶ Regular savings - 3 months' bank statements to evidence build up of funds. ▶ Lump sum - Latest statement plus evidence of the originating source. ▶ Forces Help to Buy - Personal information note.
Identification	<ul style="list-style-type: none"> ▶ Refer to Anti-money laundering guidelines available at precisemortgages.co.uk for certification requirements and acceptable documents. ▶ Confirmation face to face identification has taken place. Where not face to face, 2 forms of identification are required from Group A/B.
Proof of address	▶ Bank statement/utility bill/council tax bill/mortgage statement (see list C on Anti-money laundering guidelines).
UK Finance disclosure of incentives form	To confirm full details of all incentives being received.
Let to buy	▶ Residential purchase - Either consent to let from existing lender OR a mortgage offer on a buy to let basis.
DMP	<p>For active DMPs a DMP reference from the provider is required to include:</p> <ul style="list-style-type: none"> ▶ Date of agreement. ▶ Amount outstanding. ▶ Details of all creditors including lender, account number, payment and balance. ▶ Confirmation that the last 12 months' payments have been made on time. <p>For DMP satisfied within the last 36 months.</p> <ul style="list-style-type: none"> ▶ Confirmation from the DMP provider of the date of satisfaction and that the DMP was repaid in full.

Our BDM Team

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