

A NEW BUILD LENDER

not just a lender that does new build

We believe what we've developed offers a real choice in the market for you and your clients.

WHY CHOOSE ACCORD FOR YOUR CLIENT'S NEW BUILD MORTGAGE?

90% LTV mortgages

Available for new build houses and flats with incentives up to 5%

Up to 95% LTV for new build houses with Deposit Unlock

We have a range of products available for eligible new build houses up to £600,000

Plus, Day 1 valuation instructions

Come as standard



A team of New build experts are available...

...via web chat who you can contact for help with any pre-application and policy queries, or anything else you need to chat through. Contact via web chat any time we're open.



A dedicated team of New Build Underwriters...

...providing you with a slick service, so you're clear on what we require, upfront.



Our New Build offers are valid for 6 months and can be reissued for a further 6 months

Simply call the underwriter handling the original offer 30 days before it's due to expire and they will tell you what we need.

USE OUR DEVELOPMENT CHECKER

We may be unable to accept applications for some new build developments. Use our handy tool to check before you submit an application - start typing the postcode, builder or development name to see if it's on our list.

Please also check our criteria search tool for unacceptable property types prior to submitting.

www.accordmortgages.com/products/newbuild

COMMON SENSE

We use a common-sense approach to lending, which means our underwriters can make decisions based on the merits of an application, not the rule book. So, when you've a tricky New Build case to place, before you head to the specialists, take a few minutes to talk to us. You might be pleasantly surprised.

We have several short 30 second videos where you can listen to our colleagues explain in their own words how our individual approach can help your clients in certain situations, such as how we apply our common-sense approach to cases with adverse credit or complex incomes.

[Click here to view the Common-Sense Video Library](#)

We can also help those struggling to get onto the property ladder with product offerings especially for underserved borrowers with ranges including: [Boost LTI](#) and [Deposit Unlock](#).

KEY CRITERIA

Incentives/Builders Deposits:

- **For Houses & Bungalows:** the maximum allowable incentive is 5%. If the total value of incentives exceeds 5% of the purchase price, the difference should be deducted from the purchase price and LTV calculated on the lower figure.
- **For flats and maisonettes:** we accept incentives on flats up to 5% of the value of the property with the exception of cash back or deposit paid schemes.
- **Warranties:** we accept 16 different types of structural warranties for New Build properties. They're all listed in the criteria section on our website: accordmortgages.com
- **Leasehold:** Ground rent reviews to be a minimum of 21 years from the start of the lease. The maximum initial ground rent can't be higher than £1,000 p/a.

DEPOSIT UNLOCK



We understand that saving for a deposit can be challenging, which is why we offer a range of 95% Loan to Value (LTV) mortgage products exclusively for new build house buyers as part of the **Deposit Unlock** scheme, for more information on the scheme visit: www.deposit-unlock.co.uk

Deposit Unlock Webinar: [access our Webinar which explains the scheme and how it works](#)

Our Deposit Unlock mortgage proposition:

- Range of Deposit Unlock products available
- Available for loans on our 95% LTV Deposit Unlock product range for eligible new build houses
- Available for houses up to the value of £600,000
- Available to first time buyers and home movers in England, Wales and Scotland
- Our standard lending and affordability criteria applies
- All loans must be on a capital and interest repayment basis



CONTACT FINDER

[Click here to find out how best to get in touch](#)