



together.®

Instead of running into brick walls, own them.



First-time
buyer
mortgages

High street lenders serve many first-time buyers pretty well. But if your circumstances don't fit neatly into their tickboxes, you might slip through the net - stuck paying rent, or living at home.

Unlike some lenders, we look at each mortgage application individually, and apply a common-sense approach. Just real people making decisions, who understand real lives.

We regularly provide mortgages to people who are self-employed or have unpredictable incomes, have little or imperfect credit history, or have been told their chosen property is 'unmortgageable'.

And that's just for starters.

Buying with our help

You could borrow:

- From £20,000 to £1m*.
- Over 3 to 40 years.
- On a repayment or interest-only basis.
- With variable or fixed rates.

And if you decide to switch or remortgage when your fixed-rate period ends, some of our products have no early repayment charges.

* Depending on credit profile.

Find out how we could help you.

Buy with Right-to-Buy

- Mainstream lenders don't offer mortgages on council flats, particular above the fifth floor.
- We mortgage high-rise flats, houses of non-standard construction and everything in between.
- You can borrow up to 100% of the purchase price** - using your discount as a deposit.
- You can borrow up to 75% of the property's market value.
- For more information visit togethermoney.com/righttobuy

Buy a Shared Ownership property

- You can borrow up to 100% of your share - so you don't need a deposit**.
- We'll readily mortgage a high-rise flat.
- Refinancing options are available if you decide to buy a bigger share later.
- For more information visit togethermoney.com/shared-ownership

Buy with Armed Forces Help-to-Buy

- Serving personnel can borrow up to £25,000 from the MoD towards your deposit, interest-free
- If your partner is in the Forces too, we'll let you combine two Forces Help-to-Buy loans for your deposit.
- You can borrow up to 75% of the property's value.
- For more information visit togethermoney.com/forceshtb

Buy with friends

- Our minimum age is just 18 - so you can get on the ladder early, and build up equity to buy solo later down the line.
- We'll accept up to four individual's incomes when calculating if you can afford the repayments.
- You can borrow up to 75% of the property's value.

Buy with Mum and Dad's help

- We'll accept cash they've gifted you towards your deposit - with no limits.
- If you're buying from a family member at a discounted price, that's fine by us.
- You can borrow up to 75% of the property's value.

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



See our examples.

Darren

Mrs Hall's property is worth £150,000, and she wants to sell it to her son Darren, who's recently moved in after getting divorced. Mrs Hall is starting to feel her age, and wants to use some of the money tied up in her home to see the world before she can't.

Darren runs his own painting and decorating business, and has agreed to pay his mum £75,000 for the house. They've agreed Mrs Hall can live out her days with Darren in exchange for the generous discount.

Despite the discount, we know the property is worth what it's worth, so we'll happily lend Darren the full sum, without demanding a deposit. We simply asked him to prove that his self-employment provides him a steady income - which is enough to make a loan affordable.

Sandra

Sandra has been living in her 11th-floor council flat in Lewisham, Southeast London, for the last 14 years. She's got a steady job she loves, but would love the security that comes with owning her own home too.

It's been valued at £220,000 - far more than she can afford on her own - but she qualifies for a 68% Right-to-Buy discount. On her particular flat, that translates to the maximum possible reduction: £108,000.

With us, Sandra can borrow the full £112,000 she needs, and we'll treat the discount as the deposit. Unlike some lenders, the fact that it's above the sixth floor of the building doesn't overly concern us.

Martin and Jess

Martin and Jess have recently returned from living in Australia, where they've been for the last four years. They were priced out of the sky-high property market in Sydney, but want to get on the ladder and start a family now they're back in Britain.

They've been renting since they got home six months ago, and now they've found the perfect starter home - a two-bed terrace in a Shared Ownership scheme. The builder is asking for £73,000 for 50% share of the property.

Affording the repayments and rent will be easy, but while searching for a mortgage they've discovered their relative lack of UK credit history is holding up their application. With us, they can borrow the full amount - leaving their savings intact to furnish and decorate their new home.

**Find out more about your
first-time buyer options.**

**Call 0333 355 9623, or visit
togethermoney.com/FTB**