

Products & Services

- Guaranteed stage payments for your client during their build - agreed in the mortgage offer
- Stage payments are linked to build costs as they arise - your client gets money when they need it - guaranteed
- No formal valuations during the build - no risk of getting less than they expect
- Stage payments available in advance of each stage - huge cashflow benefit particularly if your client has less cash of their own, is borrowing to buy their plot or is building using a timber frame or similar where more costs occur early in the project
- Cost forecast service - the ideal solution for one of the most challenging parts of applying for a self build mortgage - our experts can provide a detailed breakdown of likely build costs within a few days which will be acceptable to the lender - free with some products.

Consumer Understanding

- Our broker desk will provide you with a report explaining the products available to your client based on your enquiry
- We will provide you with a detailed factsheet
- Our case managers have a comprehensive understanding of each lender's requirements and will give you an exhaustive summary of what is needed to get your application ready for the lender
- We will agree a stage release pattern with your client to make sure this works for them - once agreed the stage payments are guaranteed as the build progresses
- The BuildLoan website provides plenty of resources to help you understand how we work and the process for funding a self build project.

Avoiding Forseeable Harm

Everything we do to help you deliver great outcomes goes towards making sure your client can successfully build their project - failure to finish the build is the ultimate forseeable harm!

- Are you satisfied that your client will have the right money at the right time to cover the costs of each part of their build?
- Is your client happy to take the risk that their stage releases during the build are dependent on the lender's assessment of the site value, at the time? Your client won't know how much money they will get at each stage.
- If something goes wrong and your client needs to change their funding arrangements, do you have the experience and lender contacts to resolve the problem?

If you are unsure - speak to our broker desk who will tell you more about how we can support you and your client make sure their build is a success.

Price & Value

- Around 70 great value BuildLoan exclusive products designed specifically to meet self builders' mortgage needs
- Range of rate, fee and ERC options to meet your client's needs
- Lending up to 95% of the land and build costs
- Up to 90% of the value of the completed property
- Free cost forecasts on selected products
- Comprehensive support from our expert teams from enquiry to completion of the build included as standard
- Interest only available as standard during the build to reduce costs
- Our BuildCare team can help with arranging structural warranty and site insurance to meet the lender requirements

Consumer Support

- Our specialist teams will support you and your client throughout the build process from enquiry to completion of the build
- Our broker desk will help you find the products that meet your client's needs
- Our cost forecast service will help your client make sure they've got their build costs right
- Our case managers will make sure you know exactly what's needed to get the application ready for the lender and get to offer
- Our post offer teams will manage the application to completion, arrange stage releases with the lender and work with you/your client to keep the lender updated with progress.
- Our unique Unicus client and lender portals allow you and your client to provide updates, upload documents, view available funds and request more money

Possibly most importantly, we are there when things go wrong - our 25 years' experience as a leader in the sector means we have close relationships with our lenders and can work with them to find solutions to make sure the build gets finished.