



# Lifetime Mortgages

## Underwriting criteria

This is not a consumer advertisement. It is intended for professional advisers only.

**Our Lifetime Mortgages are available for a wide range of property types and consumer credit history, including:**

- Ex-local authority houses and flats
- Solar panels (lease or owned)
- Flat roof (under 25%)
- Listed buildings
- Unlimited property value (refer over £2million)
- Adverse personal credit


### Underwriting USPs

**We strive to be as flexible as possible with our underwriting, and our underwriting USPs are listed below. If you have a property you wish to discuss, you are able to contact the underwriting team directly by telephone: 0800 802 1645\* and email: [lifetimemortgages@onefamily.com](mailto:lifetimemortgages@onefamily.com)**

**We are happy to consider the following:**

- Age restricted properties where the minimum age restriction is 55 as per our eligibility criteria and subject to: acceptable lease term, re-sale fee not to exceed 3%, service charge and sinking fund fitting within acceptable parameters
- No additional LTV restrictions to new build or age restricted properties
- Annexes - no more than one storey high, no more than one bedroom, for family use only
- Adverse credit – Will accept defaults and all satisfied CCJs, (up to one active CCJ with a value up to £500)
- Properties up to 25 acres based on a valuation on the surrounding 5 acres
- For married couples, we would consider a sole application with appropriate waivers

To understand the products and features of our **Lifetime Mortgages**

 0800 802 1645\*

 [onefamilyadviser.com](https://onefamilyadviser.com)

\* Lines open 9am - 5.30pm, Monday to Friday. We might record your call to help improve our training and for security purposes. Calls to 0800 or 0808 numbers are free from UK landlines and personal mobiles. With business mobiles the cost will depend on your phone provider. If you'd like to know more, please ask your provider.

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