

SELF BUILDER FINANCE SOLUTIONS

If funds are the only barrier, speak to the experts

Picturing your dream home can be easy but at **WeberHaus Scotland** we recognise that funding that dream can prove to be a daunting task. For that reason we have an association with an independent partner, *self-builder*, leading self build mortgage and insurance advisers, to ensure that our customers have access to professional guidance that will enable them to secure loans that meet their needs.

Self-Builder

Self-Builder consider it a privilege to help clients from all over the UK to realise their dream of building their own home making the financial process as easy and straightforward as possible. Therefore if you are considering self-building, what better opportunity could there be to start getting to know each other than now?



Self-Builder is renowned within the self build funding sector for the huge emphasis provided on customer care. Clients can take great comfort from knowing that experience and unrivalled knowledge is being used address their funding requirements. Customer care is as important as the funding product identified to suit the client's requirements. One of the main roles is to eliminate as much stress as possible from the client enabling the client to get on with the important matter of building.

This leaflet is only able to offer a glimpse of the many benefits our specially designed mortgage has to offer. *Self-Builder* is therefore happy to discuss your individual requirements in greater detail, whenever it might suit you best.

It all comes as part and parcel of the highly personalised service you can always expect from *Self-Builder* – to get the ball rolling without obligation –

Call us on 0845 100 7474

email at sales@self-builder.com

Quoting Tombain

We all very much look forward to a partnership that allows you to buy tomorrow's home today.

The Advantages of Self-builder

In addition to the traditional self build mortgage, where staged payments are released in arrears, *Self-Builder* may also offer **advanced** stage payment mortgages which may be released prior to each step of the build to help fund the project. The scheme may also provide funds in advance to purchase the land and build materials. Our experienced mortgage consultants have access to the whole of market to help you to find the self build mortgage that suits your requirements, allowing you to get on with the important matter of building whilst secure in the knowledge that the funds are already arranged.

Typical Stage Releases:

Self Build

- Land – to purchase or obtain security on
- Foundations laid
- Wallplate / eaves level
- Wind and watertight and roof tiled
- Interior walls completed (plastered out)
- Ready to move in (completion)

Renovation/Conversion

- Purchase of existing structure
- Completion of structural overhaul
- Completion and upgrade of load bearing structure
- Interior walls completed (plastered out)
- Installation of services e.g. kitchen, electrics, gas
- Ready to move in (completion)

As with standard house mortgages, the maximum sum a lender will be prepared to advance is based on the ability of the clients to repay the mortgage. This is based on income multiples and affordability.

Features

- ✓ Funds released in stages for :
 - Land Purchase/Valuation
 - Build Costs
 - Finished home
- ✓ Funds on Land Purchase may be released with Outline Planning Permission
- ✓ Stage Payments can be released in advance
- ✓ Access to whole of market and exclusive products
- ✓ Flexible Underwriting

Benefits

- ✓ No bridging required
- ✓ Removes cash flow problems
- ✓ Speeds up building project
- ✓ Ability to pay for build costs in advance of stages
- ✓ Ability to remain in existing home during the self build construction

Important Points

- Land Funding will be released when outline planning permission has been granted
- Build Cost funding will be released when full detailed planning permission has been agreed
- Interim Valuations may be carried out prior to release of funds at build stages
- Structural work undertaken must have a suitable structural warranty during construction.
- Site Insurance, must be in place prior to release of funds.

Fees

- Standard Valuation Fee
- *Self-Builder* minimum service fee of £350.00 payable upon submission of Decision in Principle to Lender who will then confirm their ability to lend subject to them having undertaken a credit and affordability check (should the lender decline your application for reasons outside of our control e.g. following information received from credit and income checks this fee will not be refunded. Should the reasons be for other matters e.g. a change in lending criteria then we will refund £300.00).

Typical Approach

- Self-Builder's initial contact with you
- Complete Mortgage Fact Find + sharing of information document
- Analysis of your requirements
- Your approval to proceed to DIP (Decision In Principle)
- DIP sent to Lender
- Acceptance or Declinature
- You are advised accordingly
- Panel solicitor advised (if applicable)
- Application sent to you requesting supporting documentation
- To comply with FSA regulation, *Self Builder* will ensure suitable life cover and repayment methods are discussed with you.
- You return the application and supporting documentation
- Proof of deposit funds to be demonstrated in an acceptable durable medium
- Instruct valuation report.
- Application is sent to Lender requesting release of funds at set stages
- Offer of Advance Issued, Condition of Advance Initial, Interim and Final Funds released via Solicitors Account. You may or may not require this facility
- Initial funds released to nominated solicitor
- Interim and final valuations to be instructed

Have confidence in Self-Builder's expertise

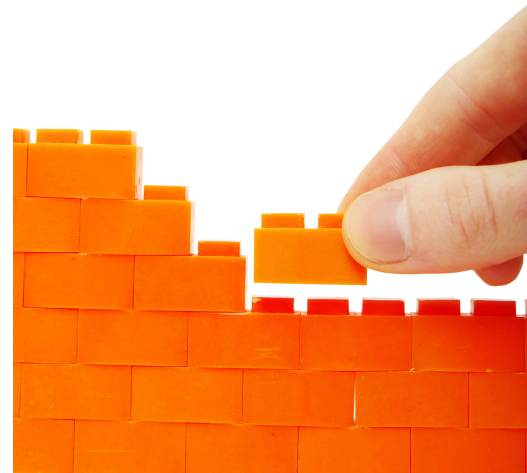
Self-Builder's ability to assist prospective self builders with their financial needs is highlighted by the depth of knowledge and the extensive resume of **Mary Riley, Consulting Director to Self-Builder.**

Mary's wealth of experience in the Self Build arena has seen her play a prominent role in the development of self build funding concepts that allow those looking to Self Build, Renovate, Convert or extend their properties to realize their dreams and aspirations.

Recognised as an industry expert, Mary regularly participates in numerous media forums giving advice and sharing her knowledge at seminars examples of which include Grand Designs Live, Mini Road shows throughout the U.K., Exhibitions and Trade Shows and to Architects, Land Agents etc whilst at the same time writing articles for publications such as Grand Designs and Self Build and Design Magazine and appearing on television shows such as STV Safe as houses 2006; Channel 4 Trade Secrets 2007; BBC Breakfast TV 2008; Granada TV feature on Self Build Timber Frame Properties and Economic Climate 2008

Additional Assistance

Recognising that the mortgage is just one part of the self build process, we have an association with Self-Builder due to their ability to assist with



- **Site Insurance** covering your project from land purchase through to completion.
- **Structural Warranties** providing protection against building defects for 10 years.
- **Income Protection** to insure that funds are available in the event of death or illness.
- **Home Insurance** that can protect your existing home and then be transferred to your new property upon completion.

Take the next step

Choosing Self-builder as your mortgage consultants is not a prerequisite for buying a WeberHaus home but with all these benefits, why go anywhere else?

Contact Self-Builder to obtain professional, practical advice that could make all the difference to the success of your Self build project.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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