



Scotland Mortgage Product Guide



We are an award-winning lender who understands that there is no such thing as a straight forward mortgage application.

‘We make complex cases simple’

isn't just our strap line, it's something we prove with individual, common sense underwriting of mortgage applications, and flexible lending criteria which underpins our personalised approach to lending..

We have an experienced business development and underwriting team who are friendly, knowledgeable people. We work with independent, whole of market mortgage advisors to find the best solution for their customer.

We can provide comfort that we are experts in our field and part of a Society that you can trust, we will always give reliable information to help you make the right decisions.

Lending criteria



We have a wide range of flexible lending criteria which underpins our personalised approach to lending. Whatever your client's needs we will work with you to find the right mortgage product for them.



Interest Only Mortgages



Joint Borrower
Sole Proprietor



Complex Incomes



Adaptable Solutions
(credit repair)



Foreign Currency



New Builds



Later Life Lending

You can view our comprehensive lending criteria document by visiting www.darlington.co.uk/intermediaries

Lending criteria

Standard Residential

- First-time Buyers
- New Build Homes (up to 90% LTV)
- Joint Borrower/Sole Proprietor
- Interest Only
- Lending in and into Retirement (Interest Only up to age 85)

Specialist Residential

- Complex Income
- Complex Properties considered - including listed buildings and properties with outbuildings/annexes or agricultural/planning restrictions
- Foreign Currency Income
- Rent-a-Room
- Tier 2 and Spousal Visas considered
- Up to 6x income for eligible newly qualified professionals 4
- 4 applicants = 4 Incomes

Adaptable Solutions (Credit Repair)

- Missed payments on credit commitments
- Mortgage Arrears
- Satisfied payday Loans
- Satisfied Defaults
- Satisfied CJ's
- Payment/Debt Management Plans
- Satisfied IVA's
- Bankruptcy or Previous Repossessions up to 70% LTV

Additional Criteria...

- Intergenerational Mortgages
- Interest Only available in/into retirement up to max. age 85
- New maximum mortgage term of 40 years
- No credit scoring
- Day 1 re-mortgages
- Sale and downsize accepted as a repayment strategy, up to 65% LTV and minimum equity levels apply

Additional income streams considered;

- Zero Hour/Short Term contracts
- Child Maintenance
- Stipends/Bursaries
- Foster income
- Rent-a-room income
- Benefit in kind
- Share of net profits for Ltd Co directors

Standard Residential Products



Our Standard Residential product range is available up to a maximum LTV of 90%.

LTV	Product	Rate Payable	Until	Fee	APRC	ERC	Product Code	Product Type	Incentives	Maximum Loan
80%	2 Year Discount	1.99%	30.09.2023	Product Fee £999 Account Fee £120	4.80%	2% in the first year 1% in the second year	D505	Remortgage & Purchase	Free standard Valuation Free Legal Fees for Remortgages	Up to 70% LTV =£1m 70.01 - 80% LTV = £750k
	2 Year Fixed	2.39%	30.09.2023	Product Fee £999 Account Fee £120	4.80%	3% in the first year 2% in the second year	FR417	Remortgage & Purchase	Free standard Valuation Free Legal Fees for Remortgages	Up to 70% LTV =£1m 70.01 - 80% LTV = £750k
	5 Year Fixed	2.59%	30.09.2026	Product Fee £999 Account Fee £120	4.20%	5% in the first two years 4% in the third year 3% in the fourth year 2% in the fifth year	FR418	Remortgage & Purchase	Free standard Valuation Free Legal Fees for Remortgages	Up to 70% LTV =£1m 70.01 - 80% LTV = £750k
85%	5 Year Fixed	3.09%	30.09.2026	Product Fee £999 Account Fee £120	4.40%	5% in the first two years 4% in the third year 3% in the fourth year 2% in the fifth year	FR421	Remortgage & Purchase	Free standard Valuation Free Legal Fees for Remortgages	Up to 70% LTV =£1m 70.01 - 80% LTV = £750k 80.01 - 85% LTV = £400k
90%	2 Year Fixed	3.39%	30.09.2023	Product Fee £999 Account Fee £120	5.10%	3% in the first year 2% in the second year	FR419	Remortgage & Purchase	Free standard Valuation Free Legal Fees for Remortgages	£400k

Key Features	Minimum Loan
- Capital Repayment, Interest Only and Part & Part basis (excluding product FR419 which is Capital Repayment basis only)	£100,000 new customers out of area
- Products are portable	£25,000 new customers in area
- No compulsory Insurance	£1,000 existing customers
- All products get one capital repayment up to 10% of balance during fixed period - National availability	
- Product fees can be added to the loan on all products	

Specialist Residential Products



For customers whose circumstances are a little bit different, we offer a range of specialised mortgages from Rent-A-Room to complex products. For more information you can find our full lending criteria on www.darlington.co.uk/intermediaries or speak to one of our team.

Expat Residential

LTV	Product	Rate Payable	Until	Fee	APRC	ERC	Product Code	Availability
80%	3 Year Discount EXPAT ONLY	2.99%	30.09.2024	Product Fee 0.5% Account Fee £120	4.70%	3% in the first year 2% in the second year 1% in the third year	D509	Exclusive to selected Intermediaries

Key Features	Min/Max Loan	Complex Categories
<ul style="list-style-type: none"> - Capital Repayment basis - Products are portable - No compulsory Insurance - Legal Fees payable by applicant - All products get one capital repayment up to 10% of balance during fixed period - National availability - Product fees can be added to the loan on all products, excluding 95% LTV products and Shared Ownership 	£100,000 new customers out of area £25,000 new customers in area £1,000 existing customers	Minimum Complex Income Complex Property Interest Only Mortgages Rent-a-Room
	Up to 70% LTV = £1,000,000 Up to 80% LTV = £750,000	Maximum Lending into retirement (on interest only)

Adaptable Solutions Criteria



Our bespoke Adaptable Solutions mortgage range has been designed to support people in England, Scotland or Wales with credit problems. Our Adaptable Solutions mortgages have been formed across three defined levels:

Level 1 (Non Standard) products for people with minor credit issues;

Level 2 (Credit Repair) products for customers needing additional credit support; and

Level 3 (Extra Support) available for those with more complicated credit circumstances.

The level met will be based on individual circumstances and we have created the below table to help you understand the criteria for each level.

	Maximum Loan Amount	Missed Payments - loans	Missed Payments (Consumer Credit excl Mobile Phones, Mail Orders & Utilities)	Mortgage Arrears / Rent Arrears	Satisfied Payday Loans	Satisfied Defaults on Credit Commitments (satisfied prior to issuing mortgage offer)	Satisfied CCJ's	Payment / Debt Management Plans (Satisfactory conduct or discharge)	Satisfied IVA / Bankruptcy Previous Repossession (Max 70% LTV)
Standard up to 95%	Refer to loan amounts section	None in the last 3 years	No more than 1 in the last 12 months	None in the last 3 years	No more than 1 in the last 12 months	Registered over 3 years ago £500 or less	None in the last 3 years and satisfied for at least 3 years (£500 or less)	None in the last 3 years and satisfied for at least 3 years	Satisfied over 6 years ago
Non Standard up to 80%	70.1-80% - £500k 70% or less - £750k	None in the last year	No more than 2 in the last 12 months	None in the last year	No more than 2 in the last 12 months	Registered over 2 years ago £500 or less	None in the last 2 years and satisfied for at least 1 year (£500 or less)	None in the last 2 years and satisfied for at least 1 year	Satisfied over 5 years ago
Credit Repair up to 70%	70% or less - £500k	Less than 12 months	All other Missed Payments	Less than 12 months	Maximum of 5 in the last 12 months	All other satisfied defaults	All other satisfied CCJ's	Established over 3 years ago	Satisfied over 3 years ago
Extra Support max 65%	65% or less - £300k	In the last 2 years overdue payments 3 months or more on a loan, except where the late payment was caused by a third party error.	No FCA definition	In the last 2 years overdue payments 3 months or more on a mortgage, except where the late payment was caused by a third party error.	No FCA definition	No FCA definition	There have been one or more CCJ's within the last three years with a total value greater than £500	No FCA definition	The customer has been subject to an IVA / Bankruptcy order at any time within the last 3 years

Adaptable Solutions Products



Level 1 (Non Standard)

Product	Type	Term	End Date	Rate	Discount	Fee	Repayment Method	ERC	APRC
D504	Discount	2YR	31/08/2023	3.49%	-1.81%	£999 Product Fee £120 Account	Capital Repayment Interest Only Part & Part	2% for the first year 1% for the second year	5.10%

Up to a maximum LTV of 80% • Maximum loan £750k

Level 2 (Credit Repair)

Product	Type	Term	End Date	Rate	Discount	Fee	Repayment Method	ERC	APRC
D511	Discount	3YR	31/08/2024	4.09%	-1.21%	£999 Product Fee £120 Account Fee	Capital Repayment Interest Only Part & Part	3% in the first year 2% in the second year 1% in the third year	5.20%

Up to a maximum LTV of 70% • Maximum loan £500k

Level 3 (Extra Support)

Product	Type	Term	End Date	Rate	Discount	Fee	Repayment Method	ERC	APRC
FR424	Fixed	5YR	31/08/2026	4.49%	N/A	£999 Product Fee £120 Account Fee	Capital Repayment Only	5% in the first two years 4% in the third year 3% in the fourth year 2% in the fifth year	5.10%

Up to a maximum LTV of 65% • Maximum loan £300k

Product fees can be added to the loan on all products, excluding 95% LTV products and Shared Ownership



Sarah Rose

Business Development Manager

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📍 North England and Scotland

I have been with Darlington Building Society for 7 years, starting in the post-completion side of the mortgage journey, before moving on to underwriting and telephone business development and now my field business development role.

I enjoy working with our broker partners and supporting them in placing their cases. I take great pride in knowing that the support I have offered has helped somebody purchase their dream home.

When I am not at work I enjoy socialising with my friends, taking long walks with my dog and soaking up the sunshine somewhere sunny.



Amanda Smith

Business Development Manager

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📍 Midlands and East Anglia

I previously worked for Clydesdale Bank as a Relationship Manager and before that, I worked for the Royal Bank of Scotland and Natwest, and have nearly 20 years' experience as a BDM in the Midlands.

I enjoy building relationships with brokers, and establishing new ones. I pride myself in offering support and excellent service to brokers, and helping them with their more complex cases.

In my spare time I enjoy nights out with my friends and spending quality time with my family.



Chris Blewitt

Head Of Intermediaries

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I started with the Society as Branch Manager, then Mortgage Advisor, Business Development Manager before moving into my Head of Intermediaries role in December 2020.

I enjoy nothing more than supporting brokers with their tricky cases but also helping them grow their own businesses through niche lending opportunities.

Outside of work I like to spend time with my family and you can often find me shouting on the sidelines coaching the Darlington FC Youth team!