



Delayed Start mortgages in action!

We recently asked first-time homeowners about their big move and 71% said it cost more than they thought it would. And when you consider that 35% of first-time buyers had to pay both the last month's rent and first month of the mortgage at the same time – balancing their budget can be hard. Our Delayed Start mortgages for first-time buyers could help.

And it's already helping people. Here's how one broker used it with their client:

- Client was renting and worried about an overlap of payments with their mortgage.
- Broker suggested our new Delayed Start mortgage products as an option to free up disposable income for move essentials like a sofa.
- As Delayed Start is only available through our e-Mortgages portal, broker obtained the ESIS from e-Mortgages and received support from us and our BDM.
- We received the application on 12th May and we were able to issue the mortgage offer on 15th May - just three days later.

Delayed Start mortgages are just our latest options made with first-time buyers in mind - why not see if they're right for your client?

[Delayed Start Mortgages.](#)

If you have any questions or would like any further support, you can get in touch with your dedicated BDM.