Internal

SKIPTON BUILDING SOCIETY
Let's find a way




Buying a home doesn't always go to plan. That's why we're extending our standard mortgage offer validity period from 6 months to 9 months.

As one of the first lenders to make 9 month mortgage offers standard, we're giving your clients more time to complete when delays happen, while helping cut admin for you.

What you need to know:

- Residential purchase, remortgage and buy-to-let mortgage offers will now be valid for 9 months, instead of 6.
- Additional Borrowing offers will now be valid for 3 months, instead of 1.
- Eligible standard mortgage offers can still be extended by a further 3 months, subject to our existing requirements.
- Lending criteria and underwriting standards remain the same.
- Valuation validity periods remain unchanged.
- New Build offers remain the same.

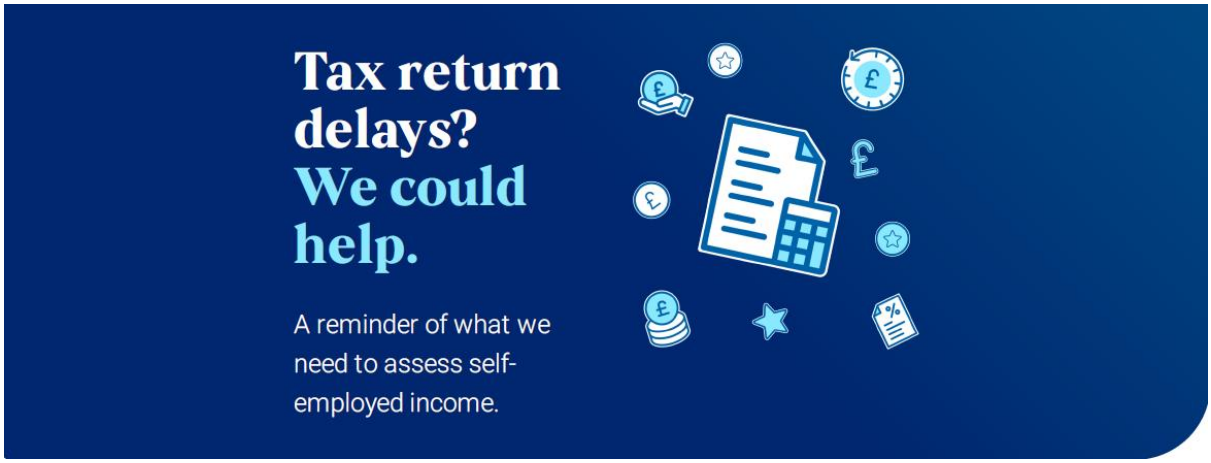
These changes provide greater flexibility and certainty for your clients, while keeping their homeownership plans on track.

Find out more

If you have any questions about these changes or what they mean for your clients, please speak with your dedicated Skipton BDM.

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Need support with a self-employed case?

From the start of October, some self-employed applicants may find their latest existing HMRC tax documents are no longer accepted by some lenders because of their age, which could lead to delays to the mortgage application process, while updated information is gathered.

At Skipton, we may be able to help

We can consider the latest two years' accounts or an Accountant's Certificate, provided the most recent year is dated within the last 18 months of the application submission date.

If you're facing delays with self-employed applications or looking for a solution for a new case, get in touch.

Subject to eligibility and lending criteria.

If you have any questions or a case which we may be able to help with, please speak to your Skipton BDM.

Get in touch

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