

Guide to our Guernsey Next Generation Mortgage



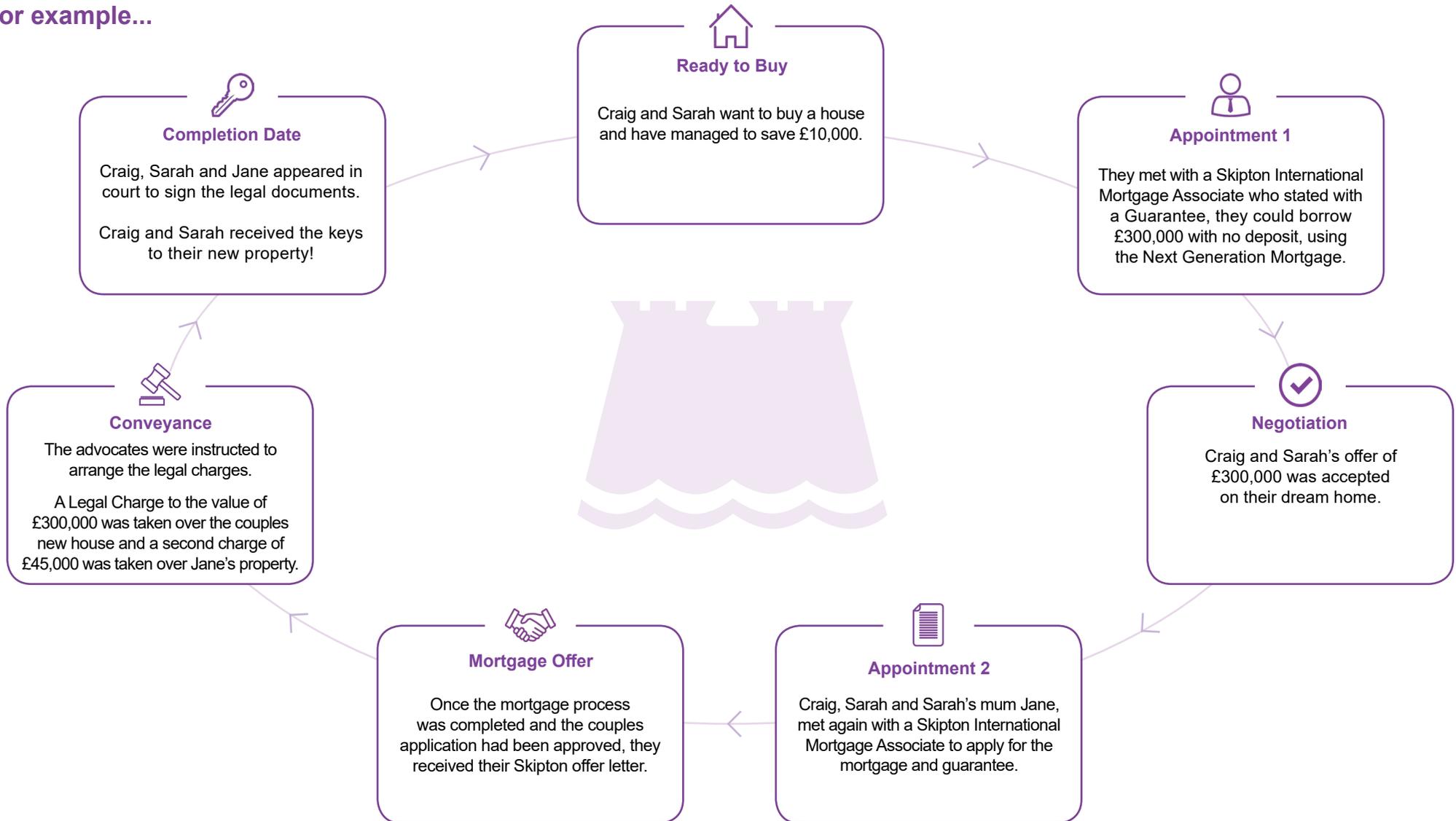
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What is the Next Generation Mortgage?

This 100% LTV mortgage overcomes an increasing problem for first and second time buyers, the funding of a deposit. It will be attractive for those looking to get on the property ladder in Guernsey or move up to a larger home.

Buyers will need the support of a family member who is prepared to help them by providing a guarantee, in the form of a bond to the value of 15% of the new property's price.

For example...



Do you qualify for a Next Generation Mortgage?

If you can answer yes to both of the questions outlined below you could be in a position to apply for our Next Generation Mortgage!



Single applicants must earn a minimum of £30,000 per annum, while joint applicants must earn a minimum of £40,000 per annum collectively.



You must be able to provide a family member in Guernsey act as a guarantor.

What to do next?

Once you are in a position to provide a guarantor then we will be able to carry out an affordability assessment on you to determine your borrowing capacity.

Book an appointment with one of our friendly Mortgage Associates who will discuss your circumstances, ingoings and outgoings and enter this information into our affordability calculator. Once complete, the calculator will generate your maximum borrowing capacity.

Once issued with your Agreement In Principle you are then free to engage with Estate Agents and arrange viewings on suitable properties.

Meet the Skipton Guernsey Mortgage Sales Team



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