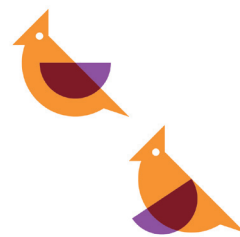


Next Steps

In order to make a reservation, you will need to follow these steps:



1. Affordability Assessment

We work with a financial advisor called Metro Finance, who will use an affordability calculator to work out the maximum share that you can purchase. Please contact Metro Finance on **0114 270 1444** for your assessment, or you can input your details online at **www.metrofinancelive.co.uk**.

Using the calculator ensures that we can offer you the maximum share you can afford, without overstressing you. This is a free service, and Metro will also be able to help you secure a mortgage in principle if you wish.

TIPS

- Don't forget to include evidence of any bonuses, commission or overtime income you receive, as this might boost your ability to purchase.
- Ensure all information provided to the IFA / lender is accurate to avoid delays with the mortgage process.
- Any future credit that you intend to take out must be disclosed to your mortgage advisor. If you take out any additional credit such as loans/credit cards during the mortgage process (including after you receive a mortgage offer) please note this may result in you not being able to borrow the loan amount you require if it is deemed unaffordable. Please refer to your mortgage advisor if you have any queries relating to this.
- Please note that we accept a maximum mortgage term of 30 years.

2. Documents

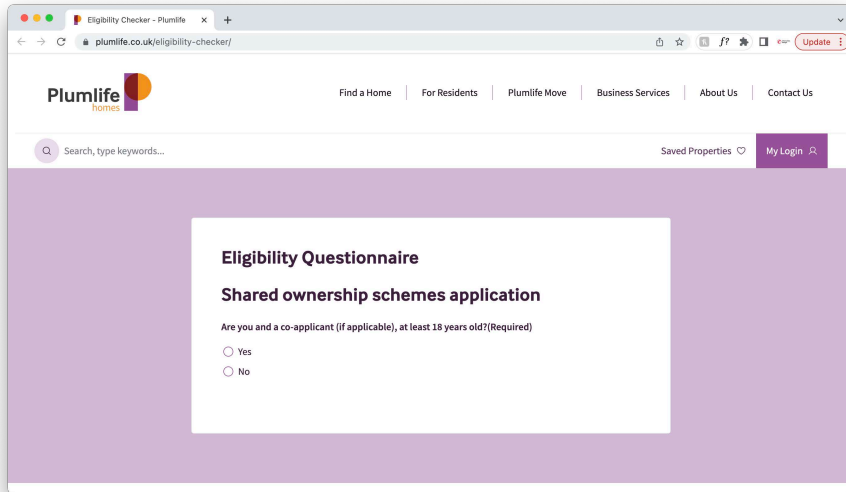
Metro Finance are responsible for collecting documents on behalf of Plumlife. You will need to provide the following documents either by email attachment, document upload to the Metro Finance portal or as a photocopy by post:

- Photographic ID (Passport or Driving License for all applicants)
- Your last 3 months' payslips (If self employed, you will need to provide 2 years of accounts by a qualified accountant or 2 years of SA302s, if the mortgage lender will accept these). Please note if your income is from a different source such as pension or disability benefit we require proof of your annual income.
- A mortgage in principle. This proposes the amount the provider is prepared to lend, the interest rate and the number of years to repay.
- Proof of funds for a deposit (Bank statement or screen shot of online banking)
- Proof of current address (utility bill, council tax bill or bank statement)
- Any additional income (Universal Credit, Personal Independence Payment (PIP) etc. Please note that some types of benefit income cannot be used when calculating affordability, for example housing benefit)

For more information on our developments contact us:
0161 447 5050 | sales@plumlife.co.uk

3. Online Application

Apply online at www.plumlife.co.uk/eligibility-checker/ – after answering the first two eligibility questions, please then click the ‘Shared Ownership New Build Application Form’.



The screenshot shows a web browser window with the URL plumlife.co.uk/eligibility-checker/. The page features the Plumlife Homes logo and a navigation menu with links for 'Find a Home', 'For Residents', 'Plumlife Move', 'Business Services', 'About Us', and 'Contact Us'. A search bar is located below the navigation. The main content area is a purple box containing a white questionnaire titled 'Eligibility Questionnaire' and 'Shared ownership schemes application'. The question asks: 'Are you and a co-applicant (if applicable), at least 18 years old?(Required)'. There are two radio button options: 'Yes' and 'No'.

TIPS

- The application should only take around 10-15 minutes, if you have any issues please contact the Plumlife Sales team on **0161 447 5050**.

4. Payment & Reservation

Once our Sales Advisor is happy that all information has been supplied and all criteria satisfied, you just need to pay the £500 reservation fee to secure the property. This can be paid by credit or debit card over the phone.

Once you have paid the reservation fee your sales advisor will take you through the next steps and provide you with the reservation paperwork. You also need to provide your solicitor’s details at this point.

TIPS

- If you are not sure which solicitors to use, we have a panel of suggested solicitors, who are all familiar with the Shared Ownership sales process. Using one of our panel solicitors helps the sale progress as smoothly and quickly as possible.



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