

# Buckinghamshire Building Society

## Credit Criteria Matrix - Residential

|   | Everyday Residential  | Credit Revive  | Credit Restore                                   |
|---|---|--|--|
| Maximum LTV                                   | 95% (product dependent)   | 85% (product dependent)  | 75% (product dependent)                          |
| Maximum Loan Size                             | £1.5m<br>(product dependent)  | £750k<br>(product dependent)   | £750k  |
| Mortgage Arrears                              | None in last 2 years  | Max Status 2<br>in last 2 years<br>(None in the last year)                                 | Status 3 or more<br>in last 2 years              |
| Missed Payments: Unsecured & Secured Loans    | Single Status 1<br>in last 2 years  | Max Status 2<br>in last 2 years  | Status 3 or more<br>in last 2 years              |
| Missed Payments: Mail Order                   | Max Status 2<br>in last 2 years   | Max Status 2<br>in last 2 years  | Status 3 or more<br>in last 2 years              |
| Missed Payments: Utilities & Communications   | Accepted  | Accepted   | Accepted   |
| Defaults*: Utilities & Communications         | Up to £250 registered<br>in last 2 years  | Underwriter Discretion   | Underwriter Discretion                           |
| Defaults*: HP, Unsecured Loans & Credit Cards | None registered<br>in last 2 years  | None registered<br>in last 2 years   | Underwriter Discretion                           |
| CCJs*   | Up to £100 outstanding<br>in total in last 3 years<br>(None registered<br>in 2 years) | Up to £500 outstanding<br>in total in last 3 years<br>(None registered<br>in last 2 years) | More than £500<br>outstanding<br>in last 3 years |
| CCJs: Parking Fines                           | Up to £500  | Up to £500   | More than £500<br>outstanding<br>in last 3 years |
| Use of Pay Day Loans                          | Max 1 taken<br>in last 2 years  | Underwriter Discretion   | Underwriter Discretion                           |
| Debt Management Plans (DMPs)**                | None registered<br>in last 3 years  | None registered<br>in last 3 years   | Underwriter Discretion                           |
| IVA / Bankruptcy                              | Satisfied / Discharged<br>for 5 years<br>(No adverse since)                           | Satisfied / Discharged<br>for 3 years<br>(No adverse since)                                | Satisfied / Discharged                           |

\*Defaults and CCJs outside of DMPs to be satisfied on or before completion.

\*\*Assumes no credit issues after the DMP and that the DMP has been conducted in a satisfactory manner.