

Buckinghamshire Building Society

Credit Criteria Matrix - Residential

	Residential Standard Credit	Residential Non Standard Credit	Residential Impaired Credit
Maximum LTV	95% (product dependent)	80% (product dependent)	70% (product dependent)
Maximum Loan Size	£1.5m (product dependent)	£500k	£500k
Missed Payments: Unsecured & Secured Loans	None in last 2 years	Max Status 2 in last 2 years	Status 3 or more in last 2 years
Missed Payments: Mail Order	Max Status 2 in last 2 years	Max Status 2 in last 2 years	Status 3 or more in last 2 years
Missed Payments: Utilities & Communications	Accepted	Accepted	Accepted
Defaults*	Up to £250 outstanding in last 3 years (None registered in the last year)	Underwriter Discretion	Underwriter Discretion
CCJs*	Up to £100 outstanding in total in last 3 years (None registered in the last year)	Up to £500 outstanding in total in last 3 years (None registered in the last year)	More than £500 outstanding in last 3 years
CCJs: Parking Fines	Up to £250	Up to £500	More than £500 outstanding in last 3 years

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

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Mortgage Arrears	None in last 2 years	Max Status 2 in last 2 years (None in the last year)	Status 3 or more in last 2 years
Use of Pay Day Loans	Max 1 taken in last 2 years	Underwriter Discretion	Underwriter Discretion
Debt Management Plans (DMPs)**	None registered in last 3 years	None registered in last year	Underwriter Discretion
IVA / Bankruptcy	Satisfied / Discharged for 5 years (No adverse since)	Satisfied / Discharged for 3 years (No adverse since)	Satisfied / Discharged

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