



DAVIDSONS  
HOMES



Deposit Unlock available!  
Buy your new home with  
just a 5% deposit

[davidsonshomes.co.uk](http://davidsonshomes.co.uk)



# Deposit Unlock – the key to your new home



Introducing a new scheme to help first time buyers and home movers buy a new home with just a 5% deposit required.\*

If saving for a deposit is preventing you from taking the step to buying your first home, or your next home, 'Deposit Unlock' could be the ideal scheme for you.

*\*Terms & conditions apply*

## What is Deposit Unlock?

Deposit Unlock is a brand new scheme which has been devised by the housebuilding industry in collaboration with mortgage lenders to make buying your new home, or your next home, more affordable.

It offers first time buyers and home movers the opportunity to buy a new build home with just a 5% deposit (95% mortgage), meaning you could afford your dream Davidsons home sooner than you think!

The scheme offers access to mortgage products with competitive interest rates with a range of lenders.





## Who qualifies for Deposit Unlock?

Not just for First Time Buyers, home movers looking to take their next step onto the property ladder also benefit from this scheme.

Deposit Unlock is available on selected properties and is offered on specific developments across our East and South Midlands regions.

The scheme is available to buyers looking for Davidsons homes with a max mortgage requirement of £750,000 (purchase price £832,000)\*\*. Lender criteria applies, subject to availability.

Deposit Unlock can be used alongside our other services including Assisted Sale and Part Exchange, but not in conjunction with any other incentives.

## The steps to your new home, with Deposit Unlock:



1

*Choose a qualifying home at one of our selected developments*



2

*Speak to our sales manager about Deposit Unlock. They will refer you to one of our recommended Independent Mortgage Advisers to confirm affordability.*



3

*If you qualify, Davidsons will then issue written confirmation for you to provide to your chosen lender participating in the scheme for them to approve should you meet their criteria.*



4

*Once approved, it's time to reserve your new home!*







## Terms and Conditions:

- 5% minimum deposit required. Deposit between 5 - 9.9% only.
- Lender criteria apply and mortgage loan value will vary depending on applicant and lender at the time of application. Subject to change. Please speak to one of our Independent Mortgage Advisers for more information.
- The Deposit Unlock scheme provides mortgage indemnity insurance policies to participating lenders, to which Davidsons Developments Limited makes a financial contribution. The insurance covers the mortgage lender in the event of a loss due to a repossession. Your obligations to the mortgage lender remain unchanged.
- Your home may be repossessed if you do not keep up payments on a mortgage or any other debt secured on it.
- Davidsons Developments do not offer mortgage advice. Any advice in this respect should be obtained from a mortgage adviser or lender.
- Davidsons' Confirmation Letter entitling you to apply for the scheme for a Deposit Unlock mortgage does not oblige the lender to offer you a Deposit Unlock mortgage. Lender eligibility criteria applies.
- Davidsons Homes reserves the right to withdraw or alter any offers at any time prior to reservation.
- The scheme is available on a plot specific and development specific basis, and therefore does not apply to all homes and developments advertised by Davidsons. Contact your sales manager to discuss the criteria and to find out about qualifying plots.
- Please note all images, CGIs and streetscenes are for illustrative purposes only, therefore variations in finishes and exact layout may not be accurate.