



DAVIDSONS
HOMES



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

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 moving to your next home, a deposit unlock mortgage may be available to you, subject to eligibility.

**Terms & conditions apply*

What is Deposit Unlock?

Deposit Unlock is a brand new mortgage 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.

There are of course other eligibility criteria which includes affordability of the proposed mortgage and Qualifying Home, acceptance by the lender and your creditworthiness. Speak to your Sales Manager for details.

The steps to your new home, with Deposit Unlock:



1

Choose a qualifying home at one of our selected developments.



2

Speak to a sales manager about Deposit Unlock. If you qualify based on our initial assessment, 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. We then await confirmation from your lender to proceed to a full mortgage application.



4

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



