

The Mortgage People



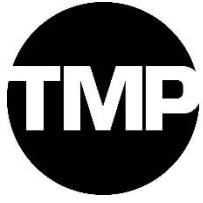
Shared Ownership.

The truth around the myths

Kelly McCabe

Managing Director

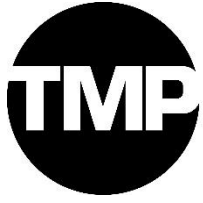




The Mortgage People

What Shared Ownership Absolutely Isn't.

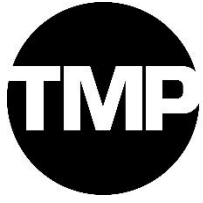




The Mortgage People

What Shared Ownership Absolutely Isn't.

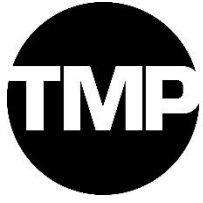




The Mortgage People

What Shared Ownership Absolutely Is.

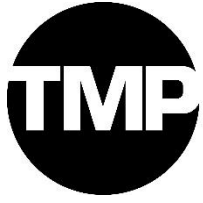




The Mortgage People

What Shared Ownership Absolutely Is.





The Mortgage People

So Why Does Shared Ownership Still Have A Bad Name?



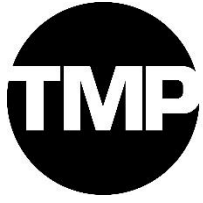
So Why Does Shared Ownership Still Have A Bad Name?

Historically Higher Rates

History

HAs were not as commercial

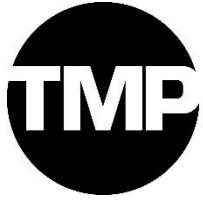
Laborious Processes



The Mortgage People

How Does It Work?





The Mortgage People

How Does It Work?

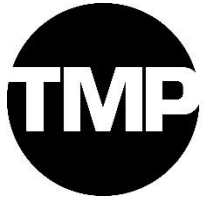


You buy a bit



You rent a bit





The Mortgage People

How Does It Work?



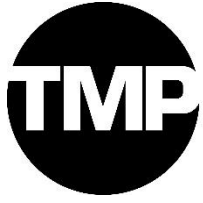
You buy a bit

This means you can buy a big bit of a smaller property, or a small bit of a big property



You rent a bit





The Mortgage People

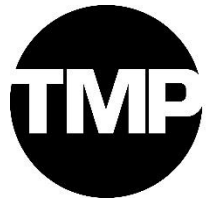
How Does It Work?



But all shared owners have adverse and low or no income

VENbodyg.





The Mortgage People

How Does It Work?

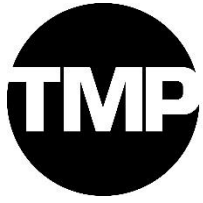
A site in North London

Average Salary: **£29,000**

Average Age: **34**

Average Deposit: **£32,700**





The Mortgage People

How Does It Work?

Scientist Medical Admin Clerk Database Developer

Branch Administrator Personal Assistant

Senior Lecturer (Teaching) at University

Medical Secretary Assistant to the Minor Canons

Telecoms Helpdesk Engineer Local Government

Cabin Crew Nursery Manager Customer Service

Counter Sales Accounts Clerk Credit manager

Product Manager Commercial Assistant

AML Analyst Driving Instructor

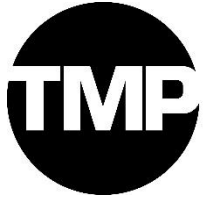


**OK but this is London,
and everything is different in London.**

Surely it doesn't work outside of London?

Erm, nope, wrong again





The Mortgage People

How Does It Work?



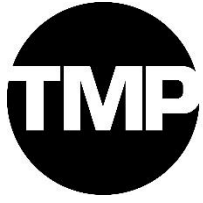
A development site in Bristol

Average Salary: **£24,900**

Average Age: **32**

Average Deposit: **£15,656**





The Mortgage People

How Does It Work?



Systems Administrator

Civil Engineer

Support Worker

Marketing - Video Specialist

Nursery Nurse

Office Manager

Barista

Credit Controller

Nanny

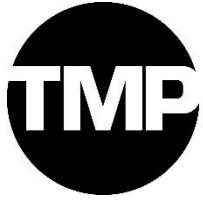
Account Manager

Team Member at Cineworld Cinemas

Nanny

Sport Coach and Teacher





The Mortgage People

How Does It Work?

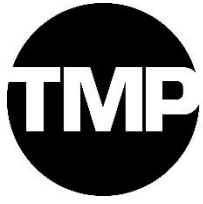


But, they're really difficult to place.

You need a big deposit

Nope, wrong again





The Mortgage People

How else can you buy a new build apartment with 0% deposit?

So what's the problem?

How Does It Work?



24+ Lenders



LTVs up to 100%

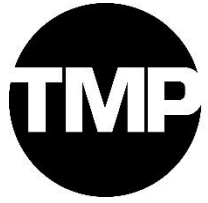


95% rates from 3.99%



90% from 2.76%





The Mortgage People

Thank You.

