

STAND OUT WITH SPECIALIST LENDING

Nathan Goodridge
National Account Manager

For intermediaries only

KentReliance
For Intermediaries

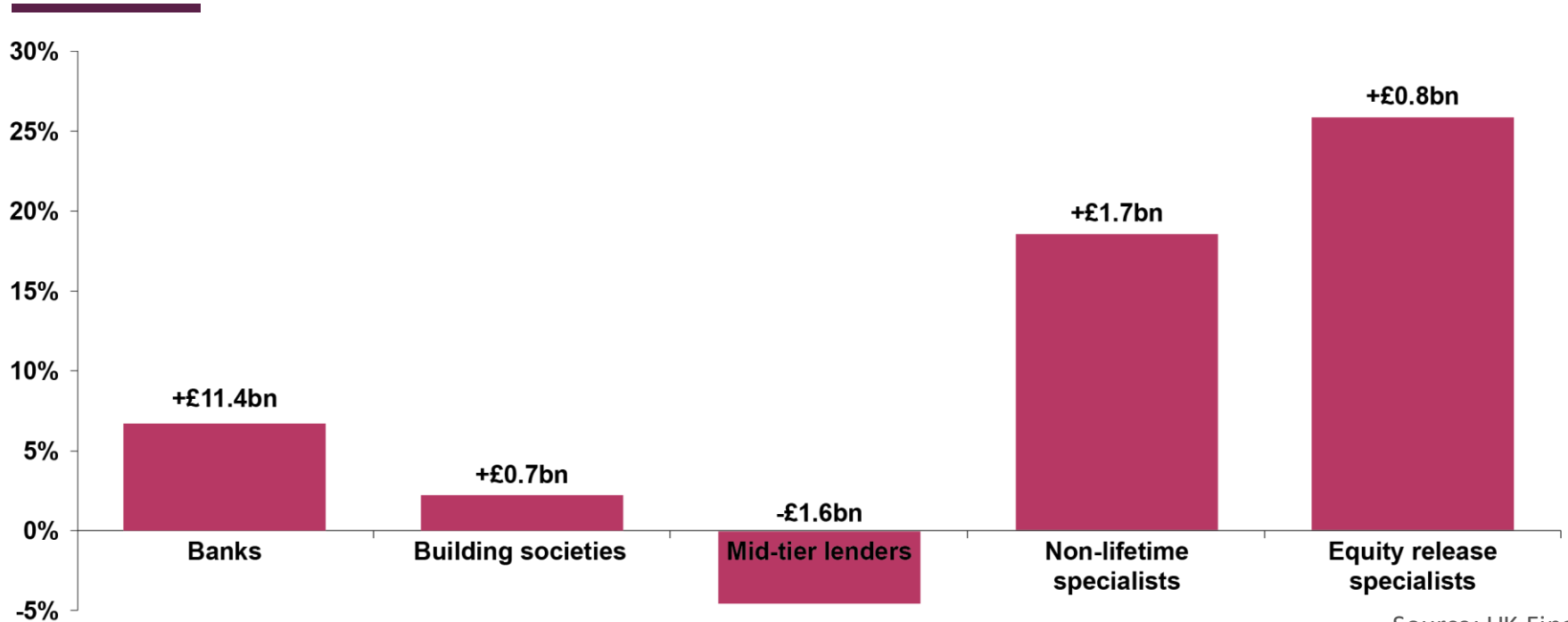




For intermediaries only

KentReliance
For Intermediaries

Growth in gross lending by lender type, 2017-2018



Source: UK Finance



For intermediaries only

KentReliance
For Intermediaries

OneSavings Bank – Who we are and what we do



We have extensive market knowledge and an appetite for fresh business



We focus on clients that may not fit the criteria of other mainstream lenders



We look to empower brokers to help them do more



We individually assess cases to ensure clients receive best-suited products



We aim to build strong relationships and provide opportunities for brokers to fulfil their business goals

KentReliance
For Intermediaries

 **Charter**
Savings Bank

 **Exact**
Mortgage Experts

Heritable
Development Finance

InterBay
Commercial

InterBay
Asset Finance

KentReliance

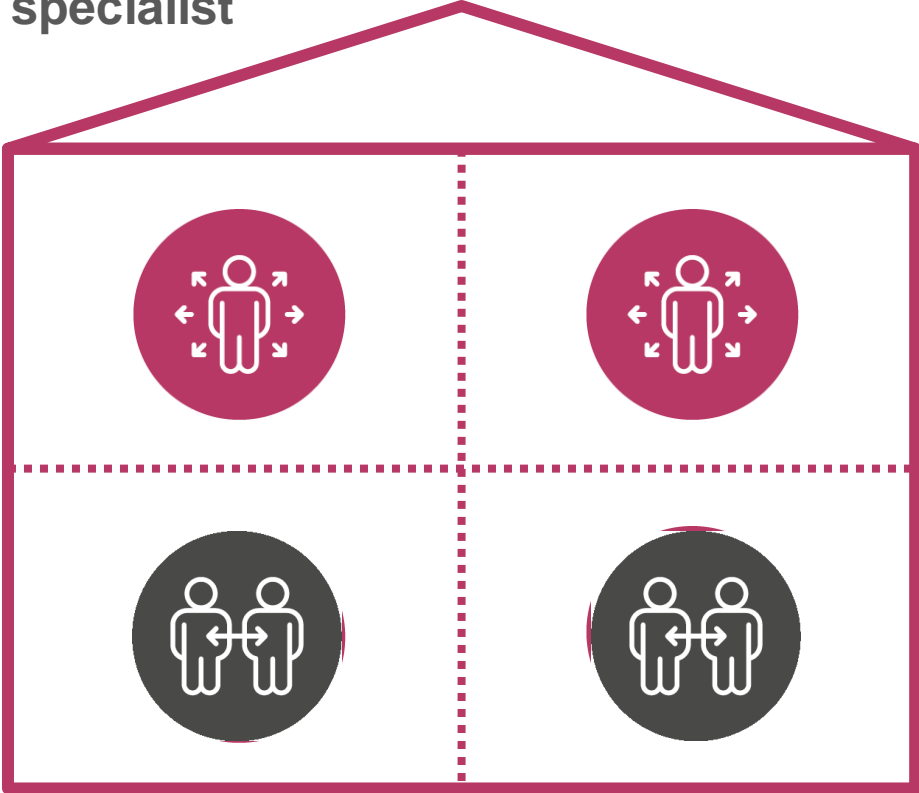
osbIndia

 **Precise**
Mortgages

For intermediaries only

KentReliance
For Intermediaries

Standing out with specialist



For intermediaries only

Shared ownership

What?

- Started in 1970's
- Alternative to H2B
- Affordable Housing

Why?

- Alternative to H2B
- Not restricted to New Build
- Government – Right to shared ownership

How?

- 25-75% share
- 3% to Housing Association



Who is eligible?

England –

- >> 80k income or less a year (90k London)
- >> First time buyer
- >> You used to own a home, but can't afford one now
- >> You're an existing shared owner
- >> You rent a council or housing association property
- >> All properties are leasehold, consider this for affordability

Wales –

- >> Differs from local authority, visit individual council page online

Source: Zoopla



Shared ownership – The journey





For intermediaries only

KentReliance
For Intermediaries

Shared ownership – Staircasing

Ability to purchase more shares in your property over time. Cap raising/further advance

Depending on rate – may be cheaper to staircase when possible



Must be able to staircase to a 100% ownership (some associations don't allow)

Proactive Contact Strategy

Property value – if increasing, association share increases

Shared ownership – Hot spots

Region	Volume
East	140
East Midlands	111
Greater London	39
North East	13
North West	20
Scotland	1
South East	224
South West	74
Wales	3
West Midlands	120
Yorks & Humberside	28
NA	13
Grand Total	786

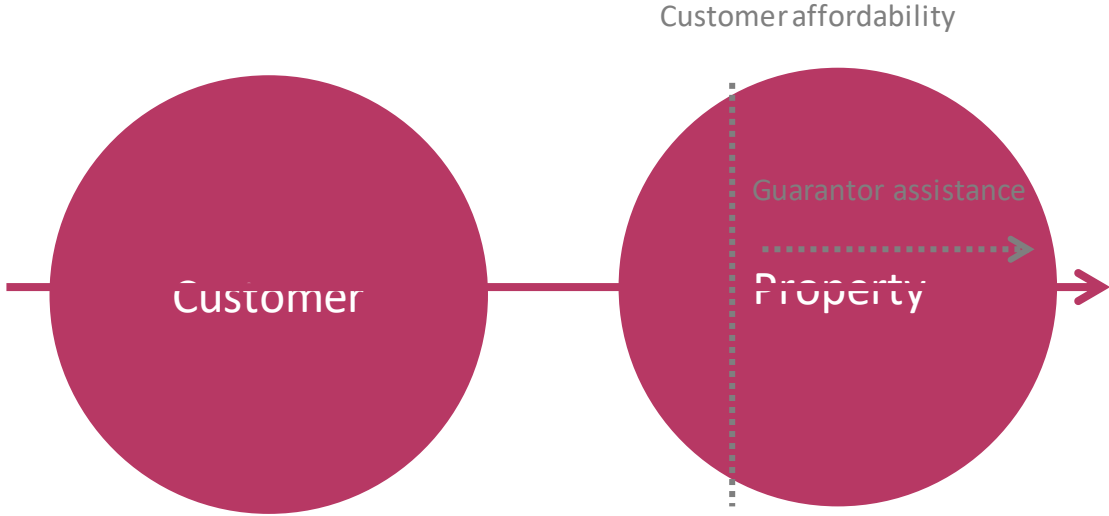
Source: Share To Buy



For intermediaries only

KentReliance
For Intermediaries

Guarantor mortgages



First time buyers – How we support



0% deposit options



One year self employed accounts



In-house shared ownership team



Affordability



Speed to offer time



Manual underwriting



For intermediaries only

KentReliance
For Intermediaries

Nathan Goodridge

National Account Manager

07548 239412

Nathan.goodridge@osb.co.uk



For intermediaries only

KentReliance
For Intermediaries