

Self build finance from BuildStore

WITH YOU EVERY STEP OF THE WAY



**GETTING THE MOST
OUT OF YOUR FINANCES**
: FIND OUT WHICH MORTGAGE
: IS RIGHT FOR YOU



**PROTECTING YOUR
INVESTMENT**
: INSURING YOU AND
: YOUR PROJECT

Contents

2 BUILDSTORE **BUILDING HOMES, REALISING DREAMS**

BuildStore Mortgage Services has revolutionised the self build and renovation market – discover how our financial expertise can help to turn your dream home into a reality.

4 BUDGETING **MAKING THE MONEY GO ROUND**

Cashflow and a well-managed budget are key to a smooth self build project. We give you the lowdown on managing your funds.

6 MORTGAGES **SOLID FINANCIAL FOUNDATIONS**

Exclusive to BuildStore Mortgage Services – our Traditional and Accelerator Mortgage Schemes. Find out which one's right for you.

12 SUSTAINABILITY **THE NEW GREEN**

Self build and renovation projects offer massive opportunities for introducing eco technology – and there are financial advantages too.

14 PROTECTION **PROTECTING YOUR INVESTMENT**

Having invested so much time and money in your self build project, it makes sense to ensure it's adequately protected. Find out how BuildStore Mortgage Services can help.

**GET THE MOST
OUT OF YOUR
FINANCES**

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**



Your home may be repossessed if you do not keep up repayments on your mortgage.

For arranging self-build and custom build mortgages we charge a fee of £595. £95 is payable on application and a further £500 on offer. For all other mortgages we charge a fee of £295 which is payable on offer.

Embarking on a self build project is a huge challenge. You don't need me to tell you that. But it can also be one of the most rewarding experiences of your life.

Although the definition of self build is broad – from designing and building your home from scratch to renovating an existing property (or even retro-fitting an existing home with the latest eco products and technology) – there's no doubt that in every case the key to success is a sound financial base.

Whether you've already found your plot and have your architect's plans in place, or are just starting to think about the advantages of creating your dream home, you're embarking on a journey that will be exciting and challenging in equal measures. Wherever you are on your self build journey, BuildStore can be with you every step of the way – sharing our expert knowledge, providing practical support and advice, and offering a unique insight into running a successful project.

We know that one of the main hurdles that self builders face is, quite simply, finding enough money to keep their project running smoothly. And that's where BuildStore can provide critical support. This brochure gives you the lowdown on securing – and managing – the funding for your self build project. From planning, projections and cashflow to securing the very best mortgage, we'll help to put your finances firmly in place so that you can get on with the exciting challenge of creating your very own dream home. Good luck – and enjoy the journey!

“Whether you're a first-time self builder or an old hand at this game, you'll need funding in place to drive your build through its various stages. The chances are that at least some of that funding will come from a mortgage, so it's vital that you get the right one.”



Raymond Connor, CEO
BuildStore Limited

Building homes, realising dreams

Over the years, BuildStore has helped more than 15,000 customers to build or renovate their own homes. Or, to put it another way, we could now fill a medium sized town with BuildStore projects. That's a lot of dreams come true.

BuildStore was established to offer specialist mortgage brokerage and plot finding services – **BuildStore Mortgage Services** and **PlotSearch** – and has grown to become the UK's leading supplier to the self build, conversion and renovation markets.

BuildStore brings together all of the services you need for a successful project. As well as plots and mortgages, you'll find competitive **site insurance**, 10 year **structural warranty**, and a cost-effective 'pick and choose' menu of **project support services** to help you build your home to your specification, on time and on budget.

For information and inspiration, plan a visit to the **National Self Build & Renovation Centre** in Swindon. Opened by BuildStore in 2007, it is the UK's only permanent exhibition and information centre

designed specifically to meet the needs of self builders and renovators. Throughout the year, it plays host to a full calendar of self build and renovation courses, events, shows and conferences.

For free and discounted tickets to all of the UK's biggest homebuilding exhibitions, workshops & seminars, visit **The Ticket Hub** on the homepage of BuildStore's website.

“BuildStore has, quite simply, revolutionised the self build market.”

Tailored funding exclusively for self builders

With roughly two out of three self builders needing a mortgage to see their project through, one of our key achievements is the access to funding we've created through

specially tailored mortgage products, delivered by a panel of leading mortgage lenders and exclusive to BuildStore Mortgage Services. It sets us apart from other financial brokers and it's a difference you'll appreciate.

You'll find that our team of expert advisers know exactly which providers are lending to self builders and renovators in the UK at any given time – and they also have access to a range of exclusive mortgages offering higher lender percentages and competitive rates.

So if you're looking for information, advice and tailored financial products to fund your project, you've come to the right place. And it's all under one roof.

It pays to speak to BuildStore Mortgage Services

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**



FACT

Finance is generally the biggest challenge that self builders face – with roughly **two out of three** self builders needing a mortgage to see their project through.

Why come to BuildStore Mortgage Services?

It's quite simple – we are the only self build specialists who offer:

The right finance for you, based on both your financial needs and the requirements of your project

Unmatchable expert knowledge about every aspect of self build – under one roof and just a phone call away

Practical help and support, including free consultations with self build experts, on every aspect (and at every stage) of your project

BuildStore has:

Arranged over **£2.5bn** of self build finance for more than **15,000 customers**

BuildStore Mortgage Services has worked with lenders to design **two exclusive mortgage schemes** tailored to meet the specific financial requirements of self builders and renovators and offering **improved cashflow**

Located and identified **thousands of plots** through PlotSearch

Created the **UK's only** permanent exhibition and information centre for self builders – the NSBRC in Swindon – to **inspire and educate**



Making the mon

Cashflow is the lifeblood of your self build or renovation project – so if it slows down, or dries up, it can throw the whole project off schedule.

Cashflow

While there may be no such thing as a 'typical' self build project – each coming with its own unique set of challenges and opportunities – every project does have identifiable stages of development, from the initial digging of the foundations to the final fix. And at each stage, as the value of the build increases, your lender will release a percentage of your overall funds, so it's critical that you understand exactly what your project is going to cost you at each stage, so that you have enough money to meet your expenses.

Make sure that you've worked out precisely how much money you'll need to pay out for materials, tradesmen and specialist services at each stage so that your available funds match your project. For example, a timber construction is more expensive in the early stages than a brick and block build as you have to pay for the

whole system up front. It's also essential to have agreed payment terms with builders and other tradespeople in advance of work starting.

If you don't have a good handle on your cashflow – that is, if you haven't matched your finances to your projected expenses at each stage – then you might find that you're unable to meet your builders' invoices or pay for the materials you need. Either situation can hinder progress and, in the worst case scenario, your builders may leave your project and move onto another job if they haven't been paid, or don't have materials to work with.

BuildStore's exclusive Mortgage Schemes help cashflow

At BuildStore Mortgage Services we're acutely aware of the importance of matching cashflow to project stage and so we look at each customer's situation individually and

work out a tailored package with the lender (subject to valuation) which ensures that adequate funding is available at each stage.

What's more, if you don't have a large amount of cash sitting in the bank at the start of your project, you'll find that BuildStore's Traditional* and Accelerator Mortgage Schemes with their higher lending percentages (up to 90% on land and build costs compared to 75% for most other lenders) will give you greater funds which will help to ease your cashflow.

We can also help if you're interested in funding your self build or renovation project by borrowing against your existing property.

Whichever way you look at your finances, you're better off with a BuildStore Mortgage Services mortgage package, individually tailored to suit you and your project.

Find out how much you can borrow

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**



*With the BuildStore Traditional Mortgage Scheme, payments are subject to valuation.

ey go round

Don't even think about working without a budget – it's incredibly easy for unforeseen costs to send things spiralling out of control.

Budgeting

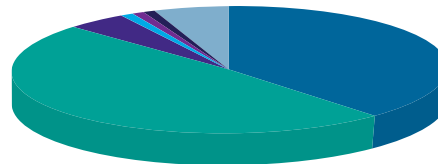
For many people, the whole point of self building is to make the money they have available for a home go further – so it follows that accurately planning and managing a budget should be a primary concern. This process should start well before you even buy your plot of land, and shouldn't finish until you've paid the final contractor and jumped though all the hoops to reclaim VAT on your building materials.

When you first begin to work out your budget it makes sense to plan out and weigh up the costs of all the different aspects of your project – even if that means working in round numbers. You should have a total figure in mind that you want to work to – whether you are borrowing money or not – and the pie chart opposite is a good ready reckoner to start with.

For the self builder or renovator, getting your budget right has always been important. But in these post credit crunch times it's absolutely critical. Once you've got the basic figures in place, you'll then need to spend significant amounts of time planning everything down to the smallest detail – because today it is more difficult than ever to

negotiate extra lending if you overspend in the early stages of the build.

To find out how much you can borrow, speak to one of our expert advisers – and remember, our lending partners look at income and expenditure on an individual basis, and their offer will be tailored to suit your circumstances.



“If the right funds aren't available at the right stages of the build, delays are inevitable (and often expensive). In the worst case scenario, materials may not be delivered and your builders may be forced to move on to projects elsewhere.”

Need help with calculating build costs?

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**

Solid financial foundations

The amount that can be borrowed for a self build or renovation project is subject to much the same criteria as a house purchase mortgage – the chief factor being that you have enough income to meet the monthly repayments.

The main difference between a self build mortgage and a house purchase mortgage is that self build funding is released in stages as the build progresses, rather than as a single amount. The table below illustrates the typical stages for a brick and block build, a timber frame build and a renovation or conversion project.

At BuildStore Mortgage Services we have developed two unique mortgage packages which are designed to suit the very specific needs of the self builder. They are defined by when funds are released to you during the build process (in arrears or in advance) and are tailored to suit both your income and the stages of your project.

Need help to remortgage?

If you're looking to raise funds by releasing equity from your existing property, we can help with that too. Speak to one of our expert advisers and find out if remortgaging is the best way to finance your self build or renovation project. You may have to pay an early repayment charge to your existing lender if you remortgage.

STAGE	BRICK & BLOCK	TIMBER FRAME	RENOVATION/CONVERSION
1	Purchase of land	Purchase of land	Purchase of property
2	Preliminary costs & foundations	Preliminary costs & foundations	Preliminary costs & structural overhaul
3	Wall plate level	Timber frame kit erected	Wind & watertight
4	Wind & watertight	Wind & watertight	Plastering & services
5	First fix & plastering	First fix & plastering	Second fix
6	Second fix to completion	Second fix to completion	To completion

Find out how to finance your dream home!

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**



Lenders withdraw products and change criteria with little advance warning. The products described in this brochure are therefore subject to change and availability. See www.buildstore.co.uk for information on products currently available or call 0345 223 4888 and speak to one of our expert advisers.

Traditional Mortgage Scheme

Our Traditional mortgage works on a typical arrears stage payment basis. But what you'll find with BuildStore Mortgage Services is that our lending partners are able to offer up to 85% of both land and build costs – higher than most other lenders – and this makes life easier all round.

Our higher percentage quite simply means that you'll have more money, enhanced cashflow and greater flexibility if you only have a small deposit. It may even make the difference between having to sell your existing home or being able to stay in it during your build project.

For self build projects, funds (up to 85% for land) are released to buy the plot, with the money (again up to 85% of cost) for the actual build being released at the end of each of the stages outlined in the table opposite. For a conversion or renovation project, funds are released to buy the property (usually up to 85% of the purchase price) and the money for building costs (again, usually up to 85%) is released at the end of each stage.

Accelerator Mortgage Scheme

The award-winning BuildStore Accelerator mortgage works on an advance stage payment basis. Recognising that not everyone has the cash required to get to the first build stage – or is able to release equity from their existing property to buy or put down a deposit on land – BuildStore created the Accelerator Mortgage Scheme which, quite simply, releases the funds at the beginning of each stage rather than the end. With Accelerator it's possible to borrow up to 90% of the cost of land or a renovation property and up to 90% of the cost of the building works.

BuildStore Traditional Mortgage Scheme: KEY FEATURES

- Borrow up to 85% of the cost of your plot
- Borrow up to 85% of the cost of your build
- Receive your money in agreed stage payments subject to valuation
- Stay in your current home as you build
- Choice of leading lenders, products and competitive rates

BuildStore Accelerator Mortgage Scheme: KEY FEATURES

- Borrow up to 90% of the cost of your plot
- Borrow up to 90% of the cost of your build
- Receive your money in guaranteed advance stage payments at the start of each build stage
- Stay in your current home as you build
- Stage payment amounts are not determined by interim valuation
- Receive the money to pay for your timber frame when required
- Choice of leading lenders, products and competitive rates

Why choose BuildStore Mortgage Services? It's simple:

Up to **90%** of plot and build costs (around 15% higher lending than many other providers)

Better **cashflow** through every stage of your project

Expert help with costings and planning every step of the way

Project requirements matched to **most suitable lender**

Increased flexibility with greater funding and higher stage payments

Research, research, research

95,000
115,000
23,000
80,000
13,000
8,000

334,000



0345 223 4888

FACT

As well as being able to spec your home to suit your tastes and lifestyle, self building is VAT free, so you'll get more for your money than you would by buying an existing property.

CASE STUDY

Client: **Osh Roberts & Sarah Campbell** Project: **Self build** Mortgage: **Traditional**
 Location: **Newcastle** Timescale: **7 months**

.....
For Osh Roberts, reading volumes of house building and renovation magazines, and watching hours of *Grand Designs*, convinced him that self build was being done by 'ordinary people' – and that he could do it too.

Once they'd decided to embark on a self build, Osh and his partner, Sarah Campbell, spent weeks and months considering the layout of their house and deciding what they wanted from each room – a master bedroom with sun in the morning, a living room at the back of the house for privacy, and the option to have a semi open-plan layout between the living room and kitchen. Now that they've moved in, and are living the dream, Osh is convinced it was time well spent: "We're so glad now because everything is just perfect."

The couple's meticulous approach to planning extended to undertaking a huge amount of research to ensure that they properly understood the building processes and methods involved. As a result, Osh decided to employ a builder, preferring to "utilise other people's experience and contacts rather than try and do it myself." What's more, he managed to find a builder who had already worked with their type of timber frame kit (from Polish company Dan-Wood Ltd) so they didn't hit any major obstacles during the build. However, even Osh is the first to admit that some things can't be planned or

accurately costed too far in advance, such as foundations and utility connections – the only areas where the project went over budget.

In fact, for Osh and Sarah, the biggest hurdles were at the outset. It took 18 months to find the perfect plot, followed by a long period of negotiation to change the existing planning for a bungalow to permission for a house. And more frustratingly, their high street lender changed their mortgage policy for lending to self builders at the last minute. Fortunately, BuildStore came to the rescue. With inheritance money to start them off, and funds from the sale of Osh's flat, the couple chose a Traditional mortgage with stage payments in arrears to see their project through. It suited their tightly planned project – and Osh's excellent budget control – perfectly.

Now that they're settled in their dream home, would they do it again?

Osh laughs. "Yes, I would do it again, but probably not for a very long time – we put the effort into this build knowing we were building a home for our future family."

CC *Enjoyable, stressful, educational and time-consuming sums it up. And now that we're near the end, very rewarding too. A big sense of achievement!"*

Osh & Sarah's top tips

Do your research! The more you know about the building trade, the better – and the less likely you are to go wrong.

Diplomacy goes a long way when dealing with your planning officer or building control – compromises can often be reached.

It helps if you can employ a builder who has direct experience of working with your type of timber frame kit.

Plotting a green future

0345 223 4888



120,000
80,000
64,500
27,000
291,500



FACT

BuildStore Mortgage Services can offer higher lending percentages – up to 90% borrowing on both land and building costs – through a range of new and exclusive products (including our Accelerator mortgage) which can greatly improve your cashflow during the course of your build.

CASE STUDY

Client:	Alison & Andy Scobbie	Project:	Self build	Mortgage:	Accelerator
Location:	Loughborough	Timescale:	9 months		

.....

Arranging finance was one of the easiest aspects of this self build project – finding the right plot was the real challenge.

.....

Alison and Andy Scobbie from Loughborough had always dreamt about creating their own unique home, but it took them four years to find their perfect plot – a derelict barn and stable block just a few miles from where they lived.

The first move for the Scobbies was to sort out their finances to enable them to purchase the barn and fund the building costs. As they wanted to remain in their existing home, and employ a building contractor rather than do the work themselves, it was essential to have cash up front to pay the bills, buy materials and keep the project running smoothly. An Accelerator mortgage from BuildStore Mortgage Services was the ideal solution. As Alison says: “The first payment got us started and the remaining funds were paid at the beginning of each build stage which meant that we didn’t have to find large amounts of cash upfront, prior to getting sign off for each stage.”

The couple were very keen to ‘go green’ on their new home and employed Carbon Neutral Building – a newly established contractor – to

handle the conversion and rebuild with an eye on creating as many energy-efficient systems as possible. They installed a ground-source heat pump and underfloor heating, and had solar panels and a wind turbine built onto the roof. Although the extra costs for this work put the Scobbies over budget, they had very sensibly built a contingency into their initial budget so were able to accommodate the extra spend. What’s more, the money they’ll save in energy bills over the years will pay off the overspend in due course.

For the Scobbies, using a building contractor was a good move. The build took just nine months to complete and went without a hitch. However, it was probably having a smooth cashflow and advance stage payments that made the biggest difference to the couple’s first self build experience. Alison agrees: “Not having to worry about finances and being able to keep our young family in our own home during the build was a great weight off our shoulders.”

Alison & Andy’s top tips

Don’t ever give up on finding your perfect plot – it’s out there somewhere!

Speak to specialist contractors about energy-efficient systems – and remember that while they might cost more up front, they’ll pay for themselves in the long run.

Build a larger than anticipated contingency into your initial budget to cope with any unforeseen expenses or additions to your original plans.

.....

CC *The house we have now would not have been possible without the Accelerator mortgage and the cashflow it gave us.*

The new green

Self builders have always been ahead of the game when it comes to incorporating energy-efficient and renewable technologies and systems.

“BuildStore Mortgage Services’ team of expert advisers know exactly which providers will lend for eco self build and can find the best solution for your project, based on your individual project requirements and circumstances.”

Eco friendly projects

Energy efficiency and environmentally sensitive building materials are often key considerations for self builders and renovators. So it’s good to know that BuildStore Mortgage Services offer mortgage products geared towards the eco-friendly project and aligned with many of the leading sustainable build systems, including timber frame, SIPs and ICF.

Project Support

Deciding to build and live green can take up a lot of energy! Making decisions about which methods, products and systems to use, research which technology will save the most energy and calculating your carbon can be confusing.

Whether you want your home to be particularly ‘eco’ or not, we should all consider energy efficiency when drawing up the specification for our homes. BuildStore’s Project Support team can help you select the best construction, insulation, heating and ventilation methods, maximising your budget and keeping your energy bills lower longer term.

Interested in eco-friendly products and services?

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**



FACT

“Around 30% of BuildStore customers cite ‘going green’ as one of their main reasons for self building.”



Going Green at the NSBRC, Swindon

You'll find year-round, up to the minute advice and information on all of the latest eco-technologies and systems available to homebuilders at the National Self Build & Renovation Centre – a unique, permanent Visitor Centre created by BuildStore!

The centre also plays host to a packed calendar of events and workshops throughout the year.

The Big Green Home Show

Taking place every year at the NSBRC, this is the UK's only self build eco-homes show. It features live themed theatres covering everything from building with straw bales to the latest on eco grants and incentives, as well as advice on how to raise funding for eco alterations to existing homes. A must for the environmentally conscious builder.

Eco Workshops

Throughout the year, the Centre runs a series of free eco workshops covering subjects such as eco design and building fabric, sustainable heat and energy and eco retrofit solutions.

To speak to BuildStore's project support team

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**

Protecting your investment...

Any lender providing you with finance for your project will insist that you have adequate insurance in place before releasing funds to you.

Site insurance

It certainly makes sense to protect your investment – in both time and money – against major problems. Flood, fire or theft could seriously impact on the timescale for your build and the budgeted costs – in fact, any one of them could have a disastrous effect on your ability to finish your new home. Site insurance will provide you with financial recompense if the worst does happen, and peace of mind

that your project will continue as planned. Remember that normal house insurance doesn't cover either your building works or an unoccupied property.

BuildCare Site Insurance

BuildStore has developed BuildCare Site Insurance, to provide cover for all aspects of your site during the course of your project. Have a look at the table below for a summary of the cover provided.

Public liability

It's also worth bearing in mind that even if your builders have their own insurance, as far as accidents happening on your site and public liability are concerned, the responsibility lies with you. Public liability cover is provided (through BuildCare Site Insurance) in respect of death, injury or disease to third parties – up to £5m for any one event. Employers' liability is also covered – up to £10m.

Summary of cover

ITEM	SUM INSURED LIMIT OF INDEMNITY	STANDARD INCLUDED
Building works, temporary works and materials	Cost of reinstatement up to 125%	•
Existing structure (on conversions, renovations, extensions)	Cost of reinstatement up to 110%	•
Own and hired plant, tools and equipment	£30,000	•
Residential caravan and contents, site huts and temporary buildings	£30,000	•
Employees' tools and personal effects	£2,000 (£500 per employee)	•
Personal accident and broken bones	£20,000	•
Public liability	£5,000,000	•
Employers' liability	£10,000,000	•
Legal expenses	£50,000	•
Personal possessions	£5,000	•

These insurance and warranty products are provided by BuildStore Insurance Services which is a separate company. Where appropriate your BuildStore Mortgage Services adviser will introduce you to BuildStore Insurance Services.

Only a 10 Year Structural Warranty will protect your project against a defect in the design, workmanship or materials of your self build or renovation project.

“Building your own home means you can avoid the cost of the middleman. So when your home is complete, its value is typically around 25% – 30% more than the cost of the build.”

Structural warranty

Many self builders make the mistake of assuming that an architect’s certificate will provide the cover for any defects in the structure or materials of their home. This simply isn’t the case. But with a 10 Year Structural Warranty you know exactly where you stand from the outset as the cover and exclusions are clearly set out in the policy wording. An architect’s certificate, on the

other hand, only states that your house has been built to the required minimum standard and that it’s up to you, the homeowner, to take legal action against the architect in the event of a problem, to prove that any structural fault is a result of their negligence. We probably don’t need to point out that legal action can cost you dearly in terms of time and money, so it’s much simpler and more effective to claim on an insurance policy which covers specific occurrences.

BuildCare 10 Year Structural Warranty

BuildCare Structural Warranty is administered by BuildZone and offers extremely competitive premiums, as well as excellent cover, and is accepted by lenders and recognised by the Council of Mortgage Lenders.

Summary of cover

The cost of complete or partial rebuilding or rectifying work to the housing unit which has been affected by major damage attributable to a defect in the design, workmanship or materials, provided always that the liability of the insurer does not exceed the reasonable cost of rebuilding each housing unit to its original specification.

The cost of making good any defect in the design, workmanship or materials in the drainage system which was newly constructed by the builder in connection with the housing unit and for which the insured is responsible.

The necessary and reasonable costs incurred in repairing, replacing or rectifying any part of the waterproof envelope within the housing unit as a result of ingress of water caused by a defect in the design, workmanship, materials or components of the waterproofing elements of the housing unit.

The cost of repairing or making good any defects in the chimneys and flues of the housing unit causing an imminent danger to the health and safety of occupants.

Please refer to terms and conditions of the policy

FACT

Building regulation approval

Did you know that there’s an alternative to your local authority? A network of approved inspectors now operates throughout the UK – they have fulfilled rigorous government requirements and are licensed to act as building control inspectors.

These insurance and warranty products are provided by BuildStore Insurance Services which is a separate company. Where appropriate your BuildStore Mortgage Services adviser will introduce you to BuildStore Insurance Services.

Interested in a free no obligation quote?

Call **0345 223 4448**
Email **enquiries@buildstore.co.uk**
Visit **www.buildstore.co.uk**



...and your family

Building your own home is a major undertaking – don't risk leaving your mortgage, income or family unprotected.

As the industry leader in self build and renovation, BuildStore has unparalleled expertise and understanding of all aspects of the self build process. So it's no surprise that we work with leading insurers to provide exactly the cover you need to give you peace of mind throughout your project.

During the build, you will have some very significant financial commitments, not least of which may be mortgages on both your current house and your self build project. But what would happen if your income stopped due to sickness, accident or unemployment? How long would you be able to cover your monthly outgoings? It's a sobering thought.

That's where BuildStore Mortgage Services comes in. We can arrange cover so that even if your income stops, your mortgage payments will still be met.

Once your project is finished, you'll still need to ensure that if anything happens to you, your family will be able to remain in the home you have built for them – so it makes good sense to talk through your requirements with one of our expert advisers. We'll look at your individual circumstances and needs and offer advice absolutely tailored to your specific requirements – and products that will deliver maximum value should the worst happen

BuildStore Mortgage Services offers products from a choice of providers.

BuildStore Mortgage Services offer advice on:

Life insurance

Critical illness cover

Accident, sickness and unemployment cover

Mortgage protection

Income and family protection



Find out more about protecting yourself and your family

Call **0345 223 4888**

Email **enquiries@buildstore.co.uk**

Visit **www.buildstore.co.uk**





The National Self Build & Renovation Centre
Great Western Way, Swindon,
Wiltshire, SN5 8UB

The National Self Build & Renovation Centre – created by BuildStore – opened its doors back in January 2007. Since then, more than 200,000 people have visited the Centre with many returning throughout their building programme. The Centre features life-size exhibits that graphically demonstrate the myriad of options available throughout the design and building phases of both a new build and a renovation project; to a range of products and services to help you find a plot, finance or insure your project.

For free entry to the Centre or to find out what's on, visit BuildStore's Ticket Hub at www.buildstore.co.uk

It pays to put yourself in the hands of the experts. For all your self build and renovation financial requirements, speak to BuildStore Mortgage Services.

Your home may be repossessed if you do not keep up repayments on your mortgage.

For arranging self build and custom build mortgages we charge a fee of £595. £95 is payable on application and a further £500 on offer. For all other mortgages we charge a fee of £295 which is payable on offer.

BuildStore Mortgage Services Ltd
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Livingston, EH54 5DW

It pays to speak to BuildStore Mortgage Services

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