

# Mortgages for purchase of a mooring

Ecology Building Society is dedicated to mortgage lending that protects the environment and helps to create a more sustainable future through low impact living. This includes the provision of mortgage finance to support the purchase of land with planning consent for mooring a houseboat.

Features of our mooring mortgages:

- You can borrow from £7,000 to £500,000
- The term of the mortgage can be between 10 and 25 years
- Available on a repayment basis
- The maximum loan to value is 70%. As a mortgage lender, we are unable to consider the value of your houseboat
- For current interest rate see *Current residential mortgage rates and charges*
- Our mooring mortgage is not eligible for any of the Society's discount schemes
- Application fee £300
- We can consider lending up to four times joint or sole income subject to loan to value. This income multiple is only intended as a guideline – our final decision on how much we can lend will be based on our overall affordability assessment
- An early repayment charge is payable if you repay all or part of this mortgage within the first two years.

This leaflet provides an outline of our mooring mortgages and should be read in conjunction with our mortgage information pack.

For further information

Call – 01535 650 770

Email – [mortgages@ecology.co.uk](mailto:mortgages@ecology.co.uk)

or write to the address below

10/2015

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**



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