

Mortgages for land and small woodlands

Mortgages for protection and conservation

Increasingly, small pockets of land and small woodlands in and around towns, cities and villages are coming under threat from either development or neglect. Ecology Building Society is dedicated to mortgage lending that protects the environment and helps to create a more sustainable future. This includes the provision of mortgage finance to enable individuals, groups or charities to purchase such land and small woods, for the protection and conservation of the environment.

Features of our woodland mortgages:

- You can borrow from £7,000 to £500,000
- The maximum loan to value is 70%
- The term of the mortgage can be between 10 and 25 years
- For interest rates – see our *Current residential mortgage rates and charges* leaflet
- Application fee £300
- Available on a full repayment basis only see our *Your mortgage* leaflet
- 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
- Although insurance is not required as a condition of a mortgage on land alone, you may wish to consider taking appropriate advice on the suitability of other insurance products, such as third party liability.

This leaflet should be read in conjunction with our mortgage information pack.

For further information

Call – 01535 650 770

Email – mortgages@ecology.co.uk

or write to the address below

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7 Belton Road, Silsden, Keighley, West Yorkshire, BD20 0EE
T 01535 650 770 F 01535 650 780 E mortgages@ecology.co.uk

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