

SHARE

with friends
and family

if you think that we
may be able to support
their project



Ecology
Building Society

Need a mortgage to
buy and renovate
a rundown property?

turn over to find out more...



Ecology Building Society was rated as an ethical Best Buy for our mortgages and savings accounts by Ethical Consumer magazine in its product guide rankings (in issue July/August 2016).

Our mortgage is subject to eligibility criteria.

Representative example:

A mortgage of £95,300 payable over 25 years on our Standard Variable Rate, currently 4.65%, would require 300 monthly payments of £537.85.

The total amount payable would be £161,895 made up of the loan amount plus interest (£66,055) and a mortgage application fee of £300 and a valuation fee of £240 (assuming a purchase price of £200,000).

The overall cost for comparison is 4.80% APRC representative.

An early repayment charge may be payable if you repay all or part of your mortgage within the first two years.

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

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 162090

Ecology Building Society,
7 Belton Road, Silsden, Keighley,
West Yorkshire BD20 0EE

Renovation mortgage

We are specialists in lending for home renovations, including property extensions, conversions and refurbishments that improve the energy efficiency of a property and consider:

- **Uninhabitable houses, including old/derelict buildings**
- **Thatched, historic and listed buildings**
- **Non-standard construction types, such as timber, straw bale, cob and earth shelter**

- **Barns for conversion**

Our C-Change retrofit discount:

- **Helps you reduce your mortgage payments when applied to the Standard Variable Rate (currently 4.65%)**
- **Applies to the whole of the mortgage from the date you confirm that your renovation works are complete and provide us with an updated Energy Performance Certificate (EPC)**
- **Offers a 0.25% reduction from our Standard Variable Rate for every grade improvement in your home's EPC rating.**

Energy Efficiency Rating		
	Current	Potential
Very energy efficient – lower running costs		
(92 plus) A		
(81-91) B		86
(69-80) C		
(55-68) D		
(39-54) E	47	
(21-38) F		
(1-20) G		
Not energy efficient – higher running costs		

The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills will be.

Call our expert Mortgage Team on

01535 650 770 or visit

ecology.co.uk/mortgages/residential-mortgages/renovation/

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