

# The H&R Guide to Stage-Payment Mortgages for Self-builders

Lender	Contact No.	Web Address	Advance on Land	Advance for Building	Stage Payment Details for a Two Storey House	Maximum Loan on Completion
Bank of Scotland	0845 100 7474	self-builder.com	Max 70%	Max 70%	Flexible stages, released in arrears	Max 70%
Barclays Bank – via branches	0800 000929	barclays.co.uk	Max 80%	Max 80%	Five flexible stages, in arrears	Max 95%
BM Solutions	0870 872 0908	buildstore.co.uk	Max 75%	Max 75%	Flexible stages, released in arrears	Max 75%
Bath BS (Accelerator)	0870 872 0908	buildstore.co.uk	Max 95%	Max 95%	Flexible stages released in advance	Max 80%
Cumberland	01228 403135	cumberland.co.uk	Max 75%	Max 75%	Four set stages, released in arrears	Max 75%
Ecology BS (Eco projects only)	0845 674 5566	ecology.co.uk	Max 85%	Max 85%	Flexible stages, released in arrears	Max 85%
Furness BS	0800 834312	furnessbs.co.uk	Max 66%	Max 75%	Five set stages, released in arrears	Max 80%
Hanley Economic BS (Accelerator)	0870 872 0908	buildstore.co.uk	Max 85%	Max 85%	Four set stages, released in arrears	Max 80%
Ipswich BS	0845 230 9696	ibs.co.uk	Max 75%	Max 75%	Five set stages, released in arrears	Max 75%
Leeds BS	0800 072 5726	leedsbuildingsociety.co.uk	Max 75%	Max 75%	Five set stages, released in arrears	Max 80%
Lloyds TSB Scotland (Scotland only)	0845 100 7474	self-builder.com	Max 70%	Max 70%	Flexible, released in arrears	Max 70%
Lloyds TSB Scotland (all of UK)	0845 100 7474	self-builder.com	Max 70%	Max 70%	Flexible stages, released in arrears	Max 70%
Monmouthshire BS	01633 840454	monbsoc.co.uk	Max 70%	Max 70%	Four stages released in arrears	Max 70%
Nationwide BS	0800 302010	nationwide.co.uk	Max 75%	Max 75%	Four set stages released in arrears	Max 85%
Norwich and Peterborough BS	0800 883322	npbs.co.uk	Max 75%	Max 75%	Four stages released in arrears	Max 75%
Progressive BS (N.Ireland only)	02890 244926	theprogressive.com	Max 75%	Max 75%	Four stages of 25%, in arrears	Max 75%
Scottish Building Society	0131 313 7700	scottishbs.co.uk	Max 80%	Max 80%	Flexible stages, released in advance	Max 80%
Skipton BS (Accelerator)	0870 872 0908	buildstore.co.uk	Max 75%	Max 75%	Flexible stages, released in advance	Max 75%
Stroud and Swindon BS	0800 616112	stroudandswindon.co.uk	Max 50%	Max 65%	Four stages released in arrears	Max 65%
Yorkshire BS	0845 120 0100	ybs.co.uk	Max 75%	Max 75%	Three stages released in arrears	Max 75%

For specialist advice on self-build mortgages contact either Self-builder on 0845 100 7474 or BuildStore on 0870 870 9991.  
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