



UK Mortgage Experts Ltd
131 High Street
Harrogate
North Yorkshire
HG2 7LL

**Mr S Green
Yorkshire Land Limited
PO Box 785
HARROGATE
HG1 9RT**

Dear Mr Green,

**Proposed Rural Exception Site, Land West of Millstones, Oxspring
Planning Reference 2020/1269**

We write further to your enquiry, regarding access to mortgages on your proposed residential scheme comprising of the 2 x two bedroom and 1 x three bedroom properties to be discounted from open market value by 35% in perpetuity via legal mechanism.

The homes will, we understand, have to be offered to first time buyers with links to the locality. You have also advised me that the homes will be built to a high standard and be sold with an NHBC new homes warranty, or similar.

I understand that you have already had a number of people register an interest in acquiring one of the properties and can advise that the following companies would be able to consider competitive mortgages on these properties, if the scheme proceeds:

Mortgages	Barclays
Buy To Let	Bath Building society
Commercial	Beverley
Life Cover	Furness Building Society
Critical Illness	Halifax
Home Insurance	Hinckley & Rugby
Income Protection	Leeds
Trusts	Skipton
	Kind regards
	
	Paul Onslow Cert PFS BA(Hons)
	Mortgage and Protection Consultant