

The table below provides a summary of minor adverse considered with a lender **before** assessing the lender specific adverse plan options.

This guide is for mortgage intermediaries only.



Lender	CCJ's	Defaults	Unsecured – Arrears/Missed
Bluestone Mortgages	Ignore ALL below £300 OR any amount telecommunications.	Ignore ALL below £300 OR any amount telecommunications.	Ignore if the current balance is under £300.
Dudley Building Society	N/A	Communications supplier defaults of up to £150 can be ignored.	Telecoms/communications missed payments are ignored
Foundation Home Loans	N/A	Considered where the cumulative value is below £250 and relates to mail-order, communications or utilities (excluding credit cards).	N/A
Precise	N/A	N/A	Not counted but may affect customer's credit score.
Tandem Bank	CCJs for utility and communications providers with a value of <£350 are not used to determine the product tier.	Defaults for utility and communications providers with a value of <£350 are not used to determine the product tier.	All telecoms and utility missed payments ignored.
The Mortgage Lender	N/A	Ignore ALL utility and communications defaults.	Ignore ALL utility and communications missed payments
United Trust Bank	Ignore ALL below £300 OR any amount of mail order or communications but total must be below £5,000 . Subject to minimum credit score	Ignore ALL below £300 OR any amount of mail order or communications but total must be below £5,000 . Subject to minimum credit score	Ignore ALL mail order and communications. Unsecured profile ignored if being consolidated.
Vida Homeloans	All CCJ & Defaults ignored under £250	All CCJ & Defaults ignored under £250	Telecommunications/Utility payments ignored.