

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	3 or fewer communication supplier defaults of up to £150 each may be ignored.	N/A
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
Kensington Mortgages	N/A	Ignore ALL communication/insurance/bank account defaults and utility defaults if £250 or less.	ALL telecoms and communications/insurance missed payments are ignored.
Precise Mortgages	N/A	N/A	Not counted but may affect customer's credit score.
Tandem Bank	N/A	Ignore communications and utilities defaults up to £350.	N/A
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 mail order or communications.	Ignore ALL below £300 OR any amount mail order or communications.	Ignore ALL mail order and communications.