

# cover yourself

You need to protect an important investment such as your home. There are several kinds of insurance to think about that offer cover for your home and peace of mind for you.

The main ones are:

- buildings and contents insurance\* that provide cover for both the buildings of your home and your belongings, against a wide range of risks such as fire, theft and storm
- mortgage repayments insurance\* to protect your monthly mortgage repayments if you can't work because of accident, illness or unemployment
- life insurance\*\* to repay your mortgage should you die
- site insurance to protect you against claims should any visitors or contractors injure themselves while on your property.

Our Mortgage Advisors† can advise you on what your insurance options are and tell you about the policies we offer.

# advice right on your doorstep

If you'd like to know more about our self-build mortgages, talk to one of our Mortgage Advisors in any Lloyds TSB Scotland branch.

To make an appointment, just call in to a branch or phone us on

## 0800 056 0156

Lines are open 8am-9pm Monday to Friday and 9am-5pm Saturday and Sunday. At other times an answerphone will record your details.

Please contact your branch if you'd like this in Braille or large print.

[www.lloydstsb.com](http://www.lloydstsb.com)

**YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. ONLY AVAILABLE FOR PROPERTIES IN SCOTLAND.**

All loans subject to status. Applicants must be aged 18 years or over. Security required. For all Lloyds TSB Scotland mortgages, the property must be covered by a buildings insurance policy which is acceptable to Lloyds TSB Scotland plc. Written quotations are available on request.

To ensure security for our customers and staff, and to help us maintain service quality, some phone calls may be recorded or monitored.

The information in this leaflet is correct as at May 2003.

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# creating the foundations

we'll help you bring your dreams to life

mortgages – right on your doorstep



Lloyds TSB Scotland

# make yourself at home

Did you know we offer a great range of mortgages just for people making their home in Scotland? If you're building or renovating your own home, good advice from people that you trust can make all the difference. Lloyds TSB Scotland Mortgage Advisors make organising your self-build mortgage easy, giving you help and support at every stage – from deciding how much you want to borrow and when you'll need your stage payments to knowing what sort of insurance you'll need.

Our rates are competitive and we have packages for all kinds of people and all kinds of homes – from crofts to lofts. So come and talk to us for free expert advice.

# advice



# we'll lend 95%

We've been helping people in Scotland buy their homes for many years. So you can trust us to help you choose a mortgage that suits your life and your plans.

Our self-build mortgages let you borrow up to 95% of the total property value of the home you're building or renovating. We'll also lend you up to 95% of the land costs and 95% of the building costs. And we offer stage payments, to keep your cash flowing.

Our self-build and renovation mortgages have variable rate loans. This means that the interest rate goes up or down in line with the bank's base rate. So you can take advantage of low interest rates – but you'll have higher repayments if interest rates rise.

## No MIG fees

Lloyds TSB Scotland has abolished MIG (Mortgage Indemnity Guarantee) security fees on all mortgages.

If you're borrowing over 90% of the value of your home, this can save you almost £2,000 on a £70,000 mortgage. If you also consider the interest you'd pay over 25 years, this means you can cut a good chunk off the cost of your home before you even start.

# save