

## If it's complex, we might find a way...

### COMPLEX INCOME



Up to 4 borrowers per application, with all incomes included

We use  
**100%**  
of bonus, commission and overtime if 2 years can be proved



Top slicing considered on BTL and Holiday Lets

Dividends and salary considered for affordability, whichever is higher



Large loans on residential

Up to  
**6X**  
income considered



Minimum 1 years self employment required and latest years income considered (projection required)



Pension, rental income, investment income, trust income and maintenance all considered at 100%

## WE SAID YES!

This case example highlights a recent residential purchase where income needed for affordability comes from a complex source.

Some of the key features of this case were:

- Loan of £800,000 with a purchase price of £1m
- Clients are self-employed and own three companies. Further complexity is added as one company is acting as a holding company for the other two
- This acting holding company is experiencing decreasing profits as it winds down trading to become solely used as a holding company
- Finding a lender proved very difficult due to complex nature of company set up

After individually assessing the application and fully understanding the company set up, we were delighted to say yes and allow the applicants to purchase their dream property.

Have a similar case? Harpenden can be the place to find the best solutions for complex applications. Contact our team: [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)

### OUR TEAM

#### Jean Errington

TELEPHONE BUSINESS  
DEVELOPMENT MANAGER  
Mobile: 07483 310314

#### Chelsea Pordage

TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07824 616710

#### Vanessa Hunt

KEY ACCOUNT MANAGER  
Mobile: 07741 661036



Contact our team via email: [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)

[harpendenbs.co.uk/intermediaries](https://www.harpendenbs.co.uk/intermediaries)



SCAN THE CODE  
TO VISIT OUR  
INTERMEDIARIES PAGE