

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

- ✓ **Complex income** – all types of income considered at 100% where track record established
- ✓ **Up to 6 x income and up to 4 applicants with all income considered**
- ✓ **Later life lending** – no max age
- ✓ **Dividends and salary considered for affordability, whichever is higher**
- ✓ **Top Slicing** – across our BTL lending
- ✓ **Self-employed** - minimum 1 years self-employment required & latest years income considered
- ✓ **Unusual property** types considered, including up to 3 properties on one title
- ✓ **Interest-only sale** considered up to 75% LTV
- ✓ **Large loans** – Residential large loans available up to £2.5m

WE SAID YES!

This case example highlights a recent residential re-mortgage application.



Some of the key features of this case were:

- Three applicants - Mum, Son and Daughter in Law
- Property is unencumbered, raising money to cover school fees for Son & Daughter in Law's children
- Loan of £400,000, property valuation of £2.25m
- All incomes considered jointly for affordability

Using our individual and pragmatic approach, we were delighted say yes and allow the applicants to re-mortgage their property to help cover future school fees.

Have a similar case? Contact our team at: brokerteam@harpendenbs.co.uk and find out how we can help.

OUR TEAM

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