

# HERE'S THE DEAL FOR WHEN LIFE GET'S REAL.

## Residential Mortgages

Everyone's different, so we offer more mortgages to suit more people. The self employed, the contract workers, people with complex incomes or just a less-than-perfect credit history. That's real life, and it's what we're all about.

### NO NEED TO GET A COMPLEX

- We use 100% of evidenced overtime/bonus/commission
- We use 50% of shift allowance
- We accept 100% of second job income
- We accept 100% of car/regional allowance

### WE'RE NOT AVERSE TO ADVERSE CREDIT

- Applicants with previous arrears, CCJs, or previous IVA and bankruptcy considered
- No cascade on unsecured arrears
- Communications and utility defaults or arrears are not considered as impaired credit
- Applicants in a current DMP are considered

### EXPAND OPPORTUNITIES FOR CONTRACTORS

- Income calculation of up to a day rate x 48 weeks
- Existing contractors up to 85% LTV if contracting for a minimum of 12 months
- New contractors considered up to 75% LTV with 3 months contracting history as long as minimum 12 months' employment history in a similar role

### SET SELF-EMPLOYED PEOPLE FREE

- We use salary and share of the most recent year's pre-tax profit for self employed
- Self employed income can be evidenced using Certified Accounts, SA302s, Tax Calculations and corresponding Tax Year Overviews
- We lend up to 85% LTV for self employed applicants with 12 months trading history.

### BUILD A BETTER FUTURE

- Up to 85% LTV for houses and flats
- Up to 5% builder incentive or deposit accepted. White goods are not included within the limit
- Offers valid for up to 6 months subject to valuation.