

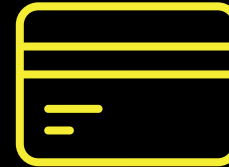
# What we do - Specialist **residential** mortgages



Complex and multiple  
income streams

## Self-employed

2 year's & consider latest year's  
**accounts**  
with rationale



Low credit score



## Professionals

Up to 6 x income  
**Key Workers**  
Up to 5.5 x income

DEBT consolidation

No Max DTI

Interest-only  
affordability calculated  
as interest-only.

No minimum income required

Income from land and property  
after finance cost - acceptable

Pension contributions ignored  
(unless lending into retirement)

**CIS** workers viewed as  
self-employed, contract  
or PAYE employed  
(3 months income annualised)

Max term Max age

**40** **75**

YEARS



Up to 4 applicants and gifted  
deposit from wider family  
including aunts and uncles  
Using all acceptable income sources

**£ for £**  
remortgage

With no multiple income cap

(ERC cannot be included in  
the remortgage calculation)

Director Deductibles  
income included  
at **50%** \*can vary

Net Profit & Salary or Salary &  
Dividends considered

For intermediary use only