

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

Complex and multiple income streams	<b>Self-employed</b> 2 year's & consider latest year's <b>accounts</b> 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 YEARS	Up to <b>4</b> applicants and gifted deposit from wider family including aunts and uncles Using all acceptable income sources	<b>Efor £</b> 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

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