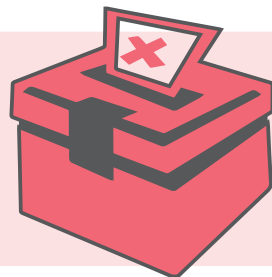


For your mortgage clients who just miss the mark.

You've probably had clients rejected by a more high-street lender due to a low credit score. And many of these people, that fail their credit rating, may be seeking advice about a mortgage or remortgage.

So, what might make your client miss out on a mainstream mortgage product?

Not on the voters roll at current address or moves a lot.



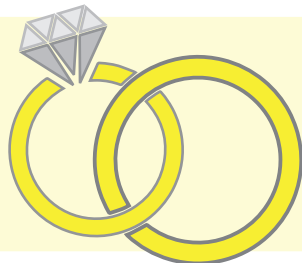
Spending highly on credit cards. Spending over 60% of available credit will impact.



Having frequent credit searches - more than four in a year.



Even being linked to someone with a poor credit rating can impact your score.



There are many ways you can help your clients who are a mainstream miss, a few of them are:

- ✓ Advise that they get a credit report before a major application
- ✓ Any unfair defaults or errors on their credit file should be disputed
- ✓ Check your client isn't associated with someone with a poor score and advise to keep their finances separate
- ✓ Minimise credit checks by using soft search eligibility calculators
- ✓ A low finance agreement, like a mobile phone contract, can help clients with little credit history
- ✓ Make sure that cash isn't being withdrawn on credit cards, this can be viewed as poor money management
- ✓ Debts should try to be paid and no payments missed – setting up a standing order for minimum payments is best to support this

Helping Hand

No two cases are ever the same.

So why not give one of our experienced BDMs a call.



Call **0344 770 8032**

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