

Low credit score



Complex and multiple
income streams

Self-employed

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

Joint Borrower Sole Proprietor



Up to 4 applicants' income from
up to 2 households on mortgage
Up to 2 named on title



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