

A typical scenario, and what we could deliver.

A professional solicitor, recently become self-employed...

WHO'S THE CUSTOMER?

A self-employed solicitor, having recently started their own business only 12 months previous. Before this they were employed within a business as a solicitor.

WHAT'S THEIR SITUATION?

Looking to move and had seen a property they liked, valued at £1.4m. This would require an 80% LTV to make the purchase.

WHAT PROBLEMS EXIST?

Most high street lenders would typically require that a client had two years, or more, of self-employed experience, before offering them a mortgage.

HERE'S HOW WE COULD HELP...

We'd ask the customer to provide the details of their fixed profit share in the business and their income from their previous employed status. We would combine this with the evidence of their continuous experience and knowledge in their field.

We would be able to take a holistic view and understand that their income was predicated to increase over the term of the loan. We could provide the mortgage they need to complete their purchase and deliver what the customer needs.

We've helped customers in this situation before. If this sounds familiar or any details match one of your client's situation... we may be able to help.



We individually assess and approach applications.



We offer a manual underwriting process, no credit score involved.



A flexible view on merits of all cases - we're very accommodating.



We provide clear, fair and transparent charges for all cases.



Many types of income are considered when assessing affordability.

Contact our Business Development Managers, we're here to help.

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