

A typical scenario, and what we could deliver.

Residential... using a bonus income and stock to complete purchase

WHO'S THE CUSTOMER?

A Managing Director of a large successful business with a basic salary of around £200,000. They also received bonuses, both in cash and within vested stock, released over a three year period.

WHAT'S THEIR SITUATION?

They would require a mortgage of £1.5m. They would want a large section of the loan to be on an interest only basis with £500,000 on capital and repayment.

WHAT PROBLEMS EXIST?

The customer would struggle to obtain a mortgage with most lenders, as they would not accept the bonus income and stock bonus plan. There would also be problems with the planned exit route for the interest only part of the mortgage, which consists of selling and downsizing.

HERE'S HOW WE COULD HELP...

The basic income alone would not cover the mortgage. But we would use 100% of the bonuses income and calculate a % of the vested stock that was available to be drawn to complete the offer.

We understand complex lending, especially of this nature and we would be able to provide the mortgage required. We'd be comfortable with the planned exit route the customer wishes.

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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