

HARPENDEN *for intermediaries*

If it's complex, we might find a way...

COMPLEX INCOME



Up to 4 borrowers
per application, with
all incomes included



Top slicing
considered on BTL
and Holiday Lets



Large loans
on residential

Up to
6x

income
considered



We accept
foreign income

We use
100%
of bonus,
commission
and overtime
if 2 years can
be proved



Minimum
1 years self
employment
required
and latest
years income
considered
(projection
required)

Salary and either
dividends or share of
net profit considered
for affordability



Pension, rental income,
investment income, trust
income and maintenance
all considered at 100%



OUR TEAM

Jean Errington

**TELEPHONE BUSINESS
DEVELOPMENT MANAGER**

Chelsea Pordage

**BUSINESS DEVELOPMENT
MANAGER**



Contact our team via email:

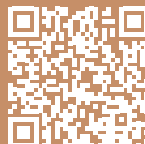
brokerteam@harpendenbs.co.uk

or via Telephone: **01582 463133 - Option 1**

harpendenbs.co.uk/intermediaries

This content is intended for Intermediary purposes only.

YOUR MORTGAGE WILL BE SECURED ON YOUR PROPERTY AND YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260.



**Scan to view our
Intermediaries Hub**