

# 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

**James Tuck**

**BUSINESS DEVELOPMENT MANAGER**

**Sabrina Sohpal**

**BUSINESS DEVELOPMENT MANAGER**



Contact our team via email: [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)  
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[harpendenbs.co.uk/intermediaries](https://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.



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