

# HARPENDEN

*for intermediaries*



Up to 4 borrowers per application, with all incomes included



Top slicing considered on BTL and Holiday Lets

## COMPLEX INCOME



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)  
or via Telephone: 01582 463133 - Option 1

[harpendenbs.co.uk/intermediaries](http://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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