

### Residential Highlights

- No Credit Scoring
- Manual Underwriting
- Range Of Products, Near Prime – Non Conforming, allows up to 2 CCJs/ Defaults in last 12 months (none in Last 6)
- CCJs/Defaults – No Max Value, No Satisfaction Required
- Unsecured Loans – Missed Payments Ignored If Over 12 Months
- Revolving Credit Arrears In Last 12 Months– By Referral
- Min Val - £70k
- Min/Max Loan - £25001 - £1m
- Up To 85% LTV - £750k, 75% - £1m
- No Rate Stress on 5 Year Fix – Affordability Stressed At Revert Rate
- Family Gifted Deposits Acceptable – Cash & Equity!
- FTBs Must Have 12 Months Proof Of Rental Or Regular, Savings To Be Considered
- Property Referrals – Let Us Have a Look
- 2 Year (30 Month) Fixed Rates From 2.93%
- **Free Legals On Remortgage Cases**

### Buy To Let Highlights

- No Credit Scoring
- Manual Underwriting
- Range Of Products, Near Prime – Non Conforming, allows up to 2 CCJs/ Defaults in last 12 months (none in Last 6)
- CCJs/Defaults – No Max Value, No Satisfaction Required
- Unsecured Loans – Missed Payments Ignored If Over 12 Months

- Revolving Credit Arrears In Last 12 Months– By Referral
- Rental Calc 140% x Pay Rate – 5 Year Fixed Product
- Min Val - £70k
- Min/Max Loan - £25001 - £1m
- Up to 80% LTV - £750k, 75% LTV - £1m
- First Time Landlords Acceptable
- Property Referrals – Let Us Have a Look
- **Free Legals On Remortgage Cases**

