

# Make the next years your best years



**Rental income** accepted



**Earned income** considered  
**up to the age of 80**



**10% annual overpayment**  
from day one



**Lending from age 50 to 95**  
(only one applicant needs to be  
over the age of 50 to be eligible)



Available **up to 75% LTV**



Lending across **England,**  
**Wales and Scotland**



\*If you sell your property and  
repay your loan in full, you won't  
pay an Early Repayment Charge.

# 50+ Mortgage

## Product Summary

The 50+ Mortgage is a fixed term residential mortgage available from age 50 with a maximum term to age 95. This can be a repayment or an interest only mortgage. If interest only is chosen, a repayment vehicle is needed to repay the mortgage at the end of the term.

2 Year Discounted Rate	2 Year Fixed Rate	5 Year Fixed Rate
Interest Rate	Please visit <a href="https://hodgebank.co.uk/intermediaries">hodgebank.co.uk/intermediaries</a> for current rates	
Loan To Value (LTV)	Maximum of 75%	
Valuation Fees	Free up to £1m property	
Minimum Loan	£20,000	
Maximum Loan	£1.5 million	
Minimum Property Value	£120,000	
Maximum Property Value	£10 million	
Early Repayment Charges (ERCs)	Fixed Year 1 = 3% Year 2 = 3%	Fixed Year 1 = 5% Year 2 = 4% Year 3 = 3% Year 4 = 2% Year 5 = 1%
Early Repayment Charges apply within fixed or discounted rate period		

For Adviser use only



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[hodgebank.co.uk/intermediaries](https://hodgebank.co.uk/intermediaries)

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