

Helping You **Grow Your Business**



Our flexible mortgages are underpinned by in-depth knowledge and expertise in the property market. We focus on specialist sectors including the 50+ later life residential market and the private landlord market, such as Holiday Let.

The RIO		The 50+		The Holiday Let	
Repayment or interest only from age 50		Repayment or interest only from age 50		Repayment or Interest only from age 21	
Affordability assessed 4.5 x income purchased and capital raising considered				No minimum income required	
6 x income for pound for pound remortgages considered				First time landlord accepted	
No repayment strategy needed (repaid on death or long term care)		Repayment strategy needed (downsizing accepted)		Up to 3 properties considered	Air B&B acceptable
Employed and self-employed income considered to age 80				26 weeks assumed occupancy	
				Rental calculated based over 26 weeks at ICR 145% at 5.5%, if fixed for 5yrs or more 145% at current SVR.	
Available from age 50*				Available from age 21	
Term up to age 95 – max loan £1.5 million					
2 & 5 year fixed rates available					
Fee free product options					
Minimum Property Value £120,000					
Maximum LTV 75%					
Free valuation available up to 1m					

*We are able to consider a younger borrower on a joint mortgage so long as one of the applicants is 50 or over.

Our Early Repayment Promise applies to all of our Mortgages, it means your clients can sell up and repay from the proceeds without incurring any early repayment charges, from day 1.



