Helping You Grow Your Business



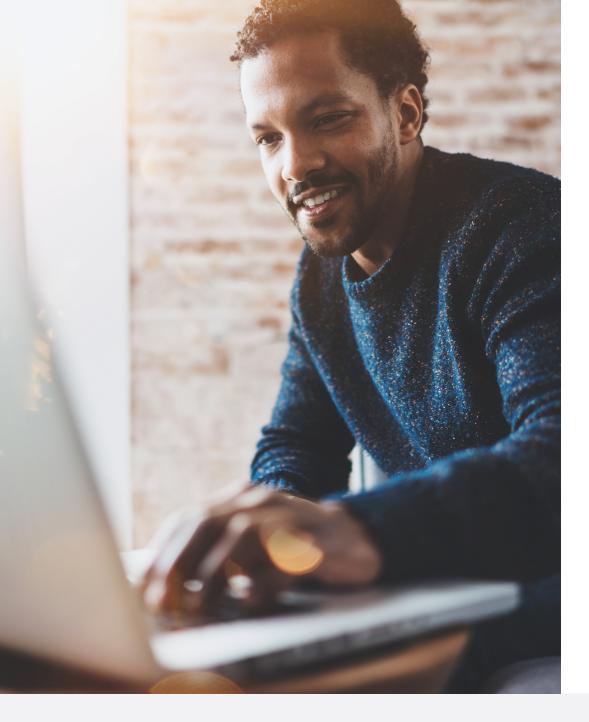
Our flexible mortgages are underpinned by in-depth knowledge and expertise in the property market. We focus on specialist sectors including the 50+ later life residential market and the private landlord market, such as Holiday Let.

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.





About Hodge

Tens of thousands of people across the UK trust us to support them because of our expertise and knowledge in the markets we serve, and the experience we use to create new ways of helping with the moments that matter.

We design our products with customers in mind, keeping things simple and straightforward so they can focus on what matters to them. Whether it's saving for a rainy day or a key life event, taking on a mortgage for their cherished home, or investing in or developing property, we're here to offer support, helping them get to where they want to be.

We treat every customer and broker as a real person, we know you're as unique as we are and we make it our business to understand you and your needs. When you deal with us, you'll speak directly to our warm and friendly team.

We're here to help.



The Rio Mortgages and 50+ Mortgages hodgebank.co.uk/intermediaries/mortgages/residential-mortgages

The Holiday Let Mortgages hodgebank.co.uk/intermediaries/ mortgages/holiday-let

Notes

For intermediary use only

