



**The  
Nottingham**  
For Intermediaries

# Why recommend The Nottingham?

**To find out more:**

Call **0344 481 2010** or visit **[thenottingham-intermediaries.com](http://thenottingham-intermediaries.com)**

# Here are a few reminders:

## OUR PRODUCTS

### Product Benefits:

- Free valuation on every residential case (no max PP)
- Discounted Homebuyers reports
- Free Legals on unencumbered properties
- A range of ERC free products
- All products are portable
- Overpayments - 10% of the original balance

### Residential:

- 90% New Build Houses
- 80% Interest only
- 90% lending with buy to lets in the background
- 40 year maximum term
- Flexible lending into retirement, max age 75
- Concessionary purchase
- Fixed term contracts
- Maternity Leave – use return to work salary
- Self Build
- Equity purchase up to 90%
- Self employed - 2 years accounts and a 6 months projection considered
- Sole traders switching to LTD Company considered after 1 year trading as LTD Co.
- Loans and credit cards to be repaid will be ignored
- Applicants not on voters role are acceptable with proof of residency

### Buy to Lets:

- Rental calculation 125% @ 5% (BOE + 4.5%)
- Term to age 75
- Unlimited buy to lets in the background
- We will consider Up to 10 BTL properties with The Nottingham
- Concessionary purchase/family gifts
- Professional and first time landlords
- Let to Buy
- Capital raising for new residential purchase

## EASY TO ACCESS & EASY TO USE

### Submitting your case:

1. **Check the affordability calculator** to confirm maximum lending and save. (Resi apps only).
2. **Submit your online AIP**, then convert to full mortgage application.
3. **If the AIP Refers, call 0115 956 4703** to speak to an underwriter to confirm the next step.
4. **Submit the Affordability Calculator** after adding the mortgage account number.
5. **Pay the Booking Fee**
6. Visit **Application Manager** to **Scan & Upload supporting documents**. For all cases, we need:
  - 3 months latest bank statements
  - 3 months latest payslips
  - Proof of ID
  - Broker declaration form
  - Client declaration form
  - Direct Debit mandate
  - Assets & Liabilities statement (BTL only)

### Help & Support:

- **Regional Development Manager** to discuss new business & complex cases and to provide the sales support you need
- **Intermediary support team** to help you through the process - Tel: 0344 4812010
- **Dedicated Underwriter** handling your case from application to completion
- **Intermediary bulletins** to keep you informed
- [www.thenottingham-intermediaries.com](http://www.thenottingham-intermediaries.com)

*(March 2016 – please check the intermediary website for full details – information is subject to change)*