

MORTGAGES FOR PROFESSIONALS

ENHANCED CRITERIA FOR DOCTORS, DENTISTS, LAWYERS, BARRISTERS AND ACCOUNTANTS

Available up to 95% LTV

Up to 5.5x income
(newly qualified)

Day 1 self-employed/employed

Increased maximum loan sizes

Individual approach to
underwriting

Joint borrower/sole proprietor
arrangements to 95% LTV

No credit scoring



Supplementary income accepted

Locum income accepted

Recently returned from abroad

Minor credit blips

Interest only with no minimum
income requirement

No maximum age at the
end of the mortgage term

40-year terms available

Our Mortgage Referral Committee meets daily at 3pm to discuss unusual new business enquiries

To **80%** LTV

Years post qualification	Loan to income
1-3	x5.50
3-5	x5.25
5+	x4.75

80%-90% LTV

Years post qualification	Loan to income
1-3	x4.80
3-5	x4.40
5+	x4.20

Above **90%** LTV

Years post qualification	Loan to income
1-3	x4.50
3-5	x4.25
5+	x4.00

Please contact us on: **01455 894087** or at: **development@hrbs.co.uk**

● Please refer all enquiries prior to submission - cases are considered individually ●

Available on bespoke professionals product range ● ACA/ACCA qualifications accepted - refer other qualifications

● Intermediary use only - not to be handed to clients ●

H&R
HINCKLEY AND RUGBY
FOR INTERMEDIARIES