

Specialist mortgage cases are our

# BRICKS AND MORTAR

With our range of market knowledge, flexibility and resources, we're able to offer help where other lenders may struggle. Combining a common-sense approach and willingness to lend with a broad range of buy to let and residential products, we're capable of supporting the most complex of cases.

## Get results on your residential cases

We're here to support the homeownership and remortgage aspirations of your residential clients, even if they have complex income or less-than-perfect credit.

With our prime, near prime and shared ownership solutions, you can help your clients take that all-important next step up the property ladder.



### Prime

Available on home purchases and remortgages, including first-time buyers, with larger loans of up to £3m accepted



### Near prime

We support struggling residential buyers by accepting complex forms of income, and can consider applications with CCJs and less-than-perfect credit



### Shared ownership

An alternative form of home ownership, with up to 100% MSV accepted, and one year's self-employment considered

## Here are 10 things you may not know about our residential offering

1. One year's trading and an income projection with up to 30% increase on the year one figure
2. Contractors who work with one employer can be considered using a day rate
3. CIS workers treated as employed (where taxed at source)
4. Net retained profits considered in addition to salary and dividends (must be similar profits for last 3 years)
5. Lending up to £3m (more considered on referral through your BDM)
6. Day one remortgages considered (regardless of lender)
7. 100% of secondary employment income acceptable
8. No credit scoring
9. Loans with less than 12 months left to run not taken into account for affordability
10. Less-than-perfect credit profiles accepted

## Criteria is just the beginning

We believe criteria should only be the starting point of a conversation. With our flexible underwriting and individual case assessments, our business development managers are happy to discuss your cases, even if they don't quite fit our criteria.

If you have any questions about our buy to let product offering, or want to know how else we could support you, please speak to your **business development manager** or call us on **01634 888276**.

You can also contact our broker liaison team via **Live Chat** on our website, and they'll answer any questions you have.

FOR INTERMEDIARIES ONLY

Information correct at time of print (27.09.2021)

**KentReliance**  
for Intermediaries



# Find solutions for your **BUY TO LET CASES**

However complex a case, your landlord clients could find the funding they need, even if they have a less-than-perfect credit history or properties in a personal or limited company structure. From first-time landlords, HMOs and large portfolios, discover your next buy to let solution with us.



### **A range of lending options**

From first-time buyer landlords to large portfolio applicants



### **Limited company**

Intercompany loans, newly formed SPVs and up to four directors accepted, with no strict SIC code requirements



### **HMO and MUFBs**

Loans of up to £3m considered on properties with up to 10 bedrooms/units

## **Here are 10 things you may not know about our buy to let offering**

1. No maximum number of properties with us or in the background portfolio
2. Non-director shareholders not required on mortgage application
3. No strict SIC code requirements
4. Unsecured credit arrears are considered on a case by case basis
5. Intercompany loans acceptable as deposit
6. No minimum income – must be able to cover rent voids
7. HMO first-time landlords – up to 6 bed considered
8. Experienced landlords – up to 10 bed HMOs considered
9. Commercial valuations carried out on properties with 7 bedrooms or more
10. Day one remortgages available regardless of existing lender

## **Get in touch**

Sometimes the easiest way to get to a solution, is to speak to the people with the answers.

Our national team of **business development managers** are always on hand to speak with you, willing to share their product knowledge and detailed understanding of the mortgage industry.

Give them a call today to discuss your cases and see if they have the answers you need. Alternatively, you can contact our broker liaison team by calling **01634 888276**, or you can speak to them via **Live Chat** on our website.