

# Flat above Commercial!



with



Broker Contact



Underwriter Decision



Loan Offer



Mortgage Completed

<b>Mortgage type</b>	Purchase First Time Buyer
<b>Loan Size</b>	£255,000
<b>LTV</b>	85%
<b>Credit Profile</b>	Minor adverse credit
<b>Location</b>	Bristol
<b>Construction</b>	Flat above Social Club

A First-time-Buyer couple were looking to arrange a mortgage on a flat in Bristol at 85% loan to value. The property, a 4th story flat with a single external door into the other 3 flats in the building and a basement comprising of a licenced Social Club, the property fell into the category of 'non-standard'. After discussions with the Broker, UTB's Underwriters were comfortable with this unusual property type as security for the Bank, and agreed to take on the case subject to valuation.

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