

Adverse credit stopping your customer getting a mortgage?

With the average cost of a UK home now standing at £295,000*, [Precise Mortgages](#) know how difficult it can be to secure a residential mortgage, particularly for those with less-than-perfect credit histories.

It's why we've launched our residential mortgage range which provides options for those with active and satisfied DMPs, CCJs, defaults and secured/unsecured arrears.

Here's how we could help:

- You're approached by a couple with two young children who're looking for a residential mortgage to help them buy a family home.
- They've found a three-bedroom property worth £300,000 and have £45,000 in equity from the sale of their existing property to put down as a deposit.
- Unfortunately the couple have experienced some financial difficulties in the past which have left a mark on their credit record.
- Although they took responsibility for their finances and entered into a DMP 18 months ago, the arrangement means they're struggling to find a lender willing to support them.
- You know that Precise Mortgages' residential range provides options for customers with less-than-perfect credit histories, including those with active DMPs.

[Take a look at our residential mortgages product guide >>](#)

You can also take advantage of our automated cascade system, where cases are filtered until an appropriate product is found, without the need to reapply. It's a real time saver, especially with more complex cases.

To find out more about how we could help, speak with your [business development manager](#), call our dedicated support service on 0800 116 4385 or contact us using [Live Chat](#).

* <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/housepriceindex/october2022>