## Embracing Contractors



Lesson: Contractors

Takeaway

We specialise is contractors and can therefore consider contactors that do not fit with the high street lenders

## How we can help:

- No minimum time remaining on contract
- Consider gaps in contracting with no maximum gap
- Consider CIS based on the last 3 months income

Recent enhancements to our proposal means that contractors with two years experience can now go on our standard owner occupied range and those that require more flexibile underwriting can go on our contractor range.

Subject

The importance of understanding a contractor's income and experience as contractors.

Homework

## Don't forget this term...

Review your contractor cases and find your local BDM here: www.saffronforintermediaries.co.uk/bdmfinder

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