

JMSP is back

Broader non-occupying borrower eligibility, up to 95% LTV and more options to support affordability.



Support for a range of borrower situations

We understand that buying a home may feel overwhelming for your clients, whether they are buying their first home or making their next move. That's why we designed our Joint Mortgage Sole Proprietor (JMSP) offer to help people whatever their situation.

With JMSP, your client can boost how much they can borrow by adding an additional borrower to the mortgage application. They don't need to be on the property deed, but their income will be considered for affordability.

Redesigned to support more borrowers

- ✓ Support beyond close family members
- ✓ Up to 95% LTV
- ✓ Affordability Boost criteria
- ✓ Flexible underwriting

Find out more: <https://bit.ly/4ghxqef>

For intermediaries only.