



Today's borrowers often have income streams that don't fit a single box and for many, this complexity becomes a barrier long before they reach a decision.

The Mortgage Lender's (TML) Home A-Loan report shows that while the overall mortgage approval rate sits at 71%, success drops sharply for those with more intricate financial lives. Just 54% of applicants with impaired credit histories were approved, and only 46% of first-time buyers secured a mortgage, highlighting the real challenges faced by people without a clean credit file or long track record of property ownership.

### **Looking beyond the checklist**

Awareness also remains a major obstacle. Only 25% of applicants know what a specialist lender is, and 34% who could have benefitted from specialist support were never referred to one at all.

### **For the Bold and the Brave**

TML are here for those building their future on their own terms. The self-employed. Contractors. First-time buyers. Those with multiple income streams. People whose circumstances don't always fit a standard lending model.

Their residential mortgage offering is designed to see the whole picture:

- **Up to 95% LTV residential mortgages**
- **Up to 5.5x Loan-to-Income (LTI)**
- **Profit before tax plus salary for limited company directors**

- **Latest year's figures for self-employed**
- **Additional income considered - including benefits, maintenance and second jobs**

*All applications are subject to criteria.*

If you've got a client who's ready to own, but doesn't fit the standard mould, see how TML can help them take that first step.

Speak to their Broker Support Team on **0344 257 0418** or [find out more](#)

*Methodology - Research undertaken on behalf of Shawbrook Bank by Pegasus Insight amongst a nationally representative of 2,010 UK adults aged 18+, including 470 mortgagees and 391 private renters. 688 were potential First Time Buyers. Fieldwork completed between 12th and 16th May 2025.*

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