

# Our Flexible Mortgage Underwriters

Our underwriters are able to assess each case manually and on merit. This personal approach means we could help a wider range of your clients



## Non-standard income

We'll discuss non-standard income streams and more complex income structures to see if we can find a way to assist your clients

## Self-employed

To calculate income, we use net profit before tax (and in the case of a Ltd. Company, add the director's remuneration), averaged over a two year period or we use the latest year if this is lower than the previous year

## Contractors

Where criteria is met, we will work from the contract rate and gross up by 46 weeks

## Multiples

While ultimately we assess applications based upon overall affordability, as a general guide we can offer mortgages up to 5x income. For applications >4.5x up to a maximum of 5x income we would recommend an initial discussion with your Relationship Partner to consider the overall proposition

## Credit history

As we assess cases individually, we will consider justifiable isolated credit failures as part of the overall profile to see if we can assist. We adopt a flexible approach for FTBs who may have limited credit history



All loans are subject to status and applicants must be aged 18 or over. Security is required. Not available for business purposes.

**Apply online** – complete and submit mortgage applications quickly and easily: [www.clydesdalebankintermediaries.co.uk](http://www.clydesdalebankintermediaries.co.uk)

**Phone** – prefer to talk to us? Get in touch with our advisors: 0800 085 2846