

Mortgage solutions



from Market Harbour Building Society

Our expertise is in finding solutions for out of the ordinary mortgage applications. You can be confident that all our cases are treated individually and are manually underwritten.

- **Minimum loan**
£200k
- **Maximum loan**
£3m
- **No income multiple restrictions**
- affordability assessment



We specialise in:

- **Expat lending** – Residential and buy to let with most countries considered and nearly all currencies accepted
- **Unusual properties** – Including annexes, multiple kitchens, multiple buildings, large acreage
- **Older borrowers** – Lending to age 85 including interest only, income from SIPPs or other drawdown pensions
- **Multiple borrowers** – Lending to up to four applicants with joint borrower sole proprietor available and no family requirement
- **BTLs and holiday lets** – Including multi units, regulated lets and Airbnb. **All let cases assessed on full affordability, with no ICR**
- **Regulated bridging** – Interest only with interest roll up and No ERCs
- **Complex income** – Including foreign currency income, trust and investment income, maintenance income and various income sources
- **Interest only** – Including sale and downsize and other repayment strategies such as properties, investments and pension lump sums
- **Out of the ordinary capital raises** – Such as gifting to family, buying additional properties, investing or acceptable business purposes
- **High Net Worth** – Flexible approach to income and affordability for HNW clients

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lenders.specialisthub.co.uk/mhbs



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THE HOME OF SPECIALIST FINANCE

Application process

1. Decision in principle

Decision in principle form to be completed for your case and sent to SRF (we will obtain a soft credit search at this stage)

All applications are treated on an individual basis and decisions are made within 48 hours.



2. Credit Committee

Your case will be reviewed by the MHBS Credit Committee for agreement in principle

3. Response

You will then receive a response with any terms and conditions put in place by the Credit Committee.

You will also receive a European Standardised Information Sheet (ESIS) with an application form and a list of requirements

4. Application

Once received, your application will be passed to our Processing and Underwriting teams who will contact you directly if they need anything further

5. Offer

Once the application has been reviewed and a satisfactory valuation received, the offer will be issued

✓ Completion

At this point funds will be released and the procurement fee paid within five working days

Contact us to discuss your cases in detail or email your enquiry to mhbs@specialisthub.co.uk

mhbs@specialisthub.co.uk

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