

Specialist First Charge Mortgages

Up to
75% LTV



Property Type

- Minimum Property Value £50,000
- England, Scotland & Wales
- Non Standard Construction
- RTB Accepted
- Ex-Local Authority accepted
- Pre-emption ignored
- Adverse accepted

Income Proof

- Employed - Payslips
- Self-Employed - Accountants Reference / SA302
- Minimum 6 months employed
- Minimum 12 months Self-Employed
- Affordability-based decision
- Most benefit income accepted

Detail

- Loans from £10,000 - £1,000,000
- Max 75% LTV
- 3 - 30 year term (80 at the end)
- No ERC's
- Capital repayment & interest only options
- Any legal purpose
- Free Valuations
- Right to buy purchases & remortgages
- Shared ownership
- No credit scoring



smart: money

For further information or to discuss a Specialist First Charge Mortgage case please call:

Cheshire: **01829 730554**
www.smartmoneyloans.co.uk

Scotland: **0141 3143528**
www.smartmoneyscotland.co.uk