# **Top 10 reasons**

why brokers use Newcastle for Intermediaries



Ability to use income, including retirement income,

### up to age 80 for Later Life borrowers.

# **Up to 95% LTV**

available for purchases and remortgages including additional borrowing for home improvements or to pay off final share of shared equity loan.\*

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Ltd. Co directors\*\* can use **salary and dividends** – can consider salary and share of net profit for established businesses.

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### New build up to 90% LTV

on houses and 80% LTV flats. Sales incentives accepted up to 5%, including builder's gifted account.

of sale price (up to 95% of OMV) and can lend for a Dependent Relative Purchase up to 95%.

#### Maximum term of

**40** years

for residential applicants mortgage term.



# **Interest Only**

No minimum income requirement. Affordability calculated on an Interest Only basis.



# **Buy to Let**

For a joint application – only one applicant must be a UK property owner. No maximum age for Buy to Let.



### Joint Mortgage Sole Proprietor

available up to 95% LTV to support borrowers seeking to purchase or remortgage their home and requiring family support.





### All products offer an overpayment facility

of 10% of the outstanding balance annually plus an additional monthly overpayment of up to  $\pounds$ 499.99.

in Newcastle for Intermediaries





#### \*The property must be owned 100% by the customer on completion of the loan with no further restrictions in place. \*\*with a minimum 25% shareholding.

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This information is for use by authorised mortgage intermediaries only and should not be relied on by customers.

# Get in touch

### We're available Monday to Friday

- 0345 602 2338 (8am to 6pm)
- Online live chat (9am to 5pm)
- □ Find your BDM at newcastleforintermediaries.co.uk/contact

## **Notes:**





