

# 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.\*



Ltd. Co directors\*\* can use **salary and dividends**

– can consider salary and share of net profit for established businesses.



For family purchases

**we lend 100%**



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



**New build up to 95% LTV** on houses and 90% on flats (1 bed flats 80% LTV). Sales incentives accepted up to 5%, including builder's gifted account.

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 £499.99.

Newcastle for Intermediaries

0345 602 2338

[newcastleforintermediaries.co.uk](http://newcastleforintermediaries.co.uk)

\*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](https://newcastleforintermediaries.co.uk/contact)



## Notes: