# 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%



New build up to 95% 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

**0** 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.



in Newcastle for Intermediaries



0345 602 2338



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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### 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:	



