

Top 10 Reasons

Why brokers use Newcastle 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*

Family purchases we lend **100%**

of sale price (up to 85% of OMV) and can lend for a Dependent Relative Purchase up to **95%**



Ltd. Co directors** – can use salary and dividends – can consider salary & share of **NET PROFIT** for established businesses

NEW BUILD - Up to **80% LTV on houses** and **75% LTV on flats**. Sales incentives accepted up to **5%**, including builder's gifted deposit

Interest Only

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



Maximum term of **40 years**



for residential applicants mortgage term



Buy to Let

– 5 year fixed products **stressed at 145% @ 4%**. For a joint application - only 1 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 require 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 Intermediaries

0345 602 2338

www.newcastleis.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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