

# We know our mortgages aren't going to change the world...

# but here's just some of the ways our 'Unordinary' lending could change your day.

When ordinary high street lending isn't the answer, say hello to 'unordinary' lending.

Our lending is discretionary, so if it's a strong case there's a strong chance we'll say yes.

And that means we can help you meet more of your customers' requirements more of the time. See, your day's looking better already.

## *Secure Trust Bank Mortgages*

- 100% intermediary focused
- Flexible criteria, so a strong case never goes ignored
- Fast decisions & smart, effort saving processes
- Lending from one of the UK's best capitalised banks



*Straightforward transparent lending*

*Remarkably honest*

*Nothing revolutionary, we know. But it's surprising how complicated some lenders make it*

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

## Self-Employed

- We will use anticipated income for the recently self-employed in the right circumstances
- Based on only two years' accounts as standard, but we can consider with less
- We allow for recent change, whether it's employed to self-employed or Sole Trader to Ltd
- We can use last years' figures or an average, dependent on circumstances

## Complex Income

*Made simpler*

- No minimum period of employment required
- We can consider applicants in their probation period
- Zero hour contracts considered in addition to other income
- We will consider up to 100% of second and subsequent jobs
- We will consider 50-100% of regular overtime, bonus and commission income
- We will consider 100% of unsociable hours payments
- We can consider unconventional income including investment income, disability living allowance, 100% maintenance (even if not court ordered), and more

## Into Retirement

- Can lend into retirement with a maximum term of 35 years or the applicant's 86th birthday
- Proof of pension income required if retiring (or age 75) in the first 15 years of the mortgage term
- Proof of pension provision only required if retiring (or age 75) after the first 15 years of the mortgage term

*When High Street lending isn't the answer, we might be*



*Straightforward transparent lending*

## Contractor

- We will consider a mortgage with only 3 months left on a working contract
- We will consider up to 100% income for agency workers (with a good track record)
- Income calculated by daily rate x 5 days x 46 weeks

## Credit Restored

- We will accept bankruptcy discharged more than 36 months ago
- We will accept IVA's satisfied more than 36 months ago
- We can consider DMP's completed more than 12 months ago
- We will generally ignore communications, utilities and mail order adverse history
- We accept up to four CCJs in 36 months up to a cumulative value of £500 without explanation
- We accept up to four Defaults in the last 24 months up to a cumulative value of £500 without explanation
- Can consider CCJs/Defaults in excess of these limits with acceptable explanation
- We will consider secured loans arrears more than 12 months old
- We will consider unsecured credit arrears, if accounts are now up to date
- We will consider repossessions over 6 years ago

## A few more helpful features

- Lending decisions made by experienced underwriters (who actually want to lend)
- To us, a person's circumstances are more important than their credit score
- Minimum age 18, maximum age 85
- No minimum income requirement
- Thin credit histories considered
- Deposit can be gifted as either cash or equity
- We can consider dependent relative mortgages
- Mortgages for people who work away from home
- Second homes accepted
- Capital repayment, interest only, part & part mortgages available

Get honest answers on **0330 303 3495** or visit us at [securetrustbank.com/intermediaries](https://securetrustbank.com/intermediaries)

THIS INFORMATION IS FOR INTERMEDIARIES ONLY