November 2026

RESIDENTIAL PRODUCT GUIDE.



Range highlights

- Up to 5.5x LTI
- £0 up front fee products
- Loans available up to 95% LTV
- Real Life Shared Ownership range
- Real Life Large Loans & Interest Only range, available up to £1.25 million

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THE MORTGAGE LENDER
real life lending

Powered by shawbrook

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Complete FS
Your specialist packager distributor

023 8045 6999 (Option 1)
resi@complete-fs.co.uk
www.complete-fs.co.uk

Key Criteria

- For customers with **less than perfect credit**
- For customers with **complex income types**
- For customers who are **self-employed**

REAL LIFE PRODUCT CRITERIA

Criteria	Real Life 0	Real Life 1	Real Life 2	Real Life 3
Unsecured Arrears	0 in 36 months	Maximum 2 missed payments in last 6 months allowed on each unsecured credit agreement. Arrears ignored if the current balance is under £500.		
Secured Arrears (missed payments)	0 in 36 months	0 in 24 months	1 in 24 months, 0 in last 12 months.	2 in 24 months, 0 in last 12 months.
CCJ Number	0 in 36 months	0 in 36 months	1 in 36 months (0 in 6 months) Ignore CCJ <£300	3 in 36 months (0 in 6 months) Ignore CCJ < £300
Defaults	0 in 36 months	0 in 36 months	1 in 36 months (0 in 6 months)	4 in 36 months (0 in 6 months)
Bankruptcy (clean profile since discharge)	None	Discharged 72 months	Discharged 72 months	Discharged 36 months + (clean 36 months)
IVA (or Trust Deed in Scotland) (clean profile since discharge)	None	Discharged 72 months	Discharged 72 months	Discharged 36 months + (clean 36 months)
Repossession	None	None	None	6 years
Debt Management Plan	None	None	Acceptable (negotiated payment)	Acceptable (negotiated payment)
Max LTV	95%	90%	85%	80%
Payday loans	0 in 36 months	Payday loans must be satisfied 12 months prior to application. No defaulted payday loans in 12 months.	Current/recent loans considered	

Notes

- Credit score will not be used to determine product rate, with the exception of 90% and 95% LTV where a minimum credit score of 200 is required.
- Unsecured arrears - Maximum 2 missed payments in the last 6 months allowed on each unsecured credit agreement.
- Unsecured arrears ignored if the current balance is under £500.
- RL0 only - Unsecured arrears assessed on worst status basis.
- Secured arrears will be assessed on missed payments.
- No missed payments in last 12 months on secured loans.
- No CCJs or defaults in last 6 months.
- Utility and Communications defaults are not considered adverse credit.
- 90% and 95% LTV products are inclusive of any fees added to the loan.

Product Information Sheets

All Product Information Sheets are available from themortgagelender.com/product-information-sheets

The product revert rates are based on TML's Residential Base Rate plus the product margin.
TML Residential Base Rate, currently 4.00%, will be subject to a floor of 0.75%. Correct as of the 06/11/26.

REAL LIFE CORE RANGE

Real Life 0	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
2 Year Fixed	75%	6.04%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		6.39%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.54%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	80%	6.19%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		6.54%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.69%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	85%	6.34%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
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		6.84%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	90%	6.64%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	Minimum loan £120,000
		6.99%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	Minimum loan £120,000
	95%	6.94%	£1,495	7.00%	Purchase only	v11.26.1	App fee £0, TT £30, Standard valuation £0	Minimum loan £120,000. Maximum term 35 years
		7.29%	£0	7.00%	Purchase only	v11.26.1	App fee £0, TT £30, Standard valuation £0	Minimum loan £120,000. Maximum term 35 years

Purchase and remortgage available on all products unless stated.
All mortgages on a capital and interest basis.

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REAL LIFE CORE RANGE

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		6.89%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	90%	6.89%	£1,495	7.00%	Purchase & Remortgage	v4.26.1	App fee £0, TT £30, Valuation variable	Minimum loan £120,000
		7.24%	£0	7.00%	Purchase & Remortgage	v4.26.1	App fee £0, TT £30, Standard valuation £0	Minimum loan £120,000

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	75%	6.29%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
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		6.49%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	80%	6.44%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		6.59%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.64%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	85%	6.59%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		6.74%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.79%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	90%	6.94%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	Minimum loan £120,000
		7.04%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	Minimum loan £120,000

Purchase and remortgage available on all products unless stated.
All mortgages on a capital and interest basis.

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REAL LIFE CORE RANGE

Real Life 2	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
2 Year Fixed	70%	6.29%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		6.64%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.79%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	75%	6.34%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		6.69%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.84%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	80%	6.54%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		6.89%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.04%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	85%	6.79%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		7.14%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.29%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None

Purchase and remortgage available on all products unless stated.
All mortgages on a capital and interest basis.

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REAL LIFE CORE RANGE

Real Life 2	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
5 Year Fixed	70%	6.34%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		6.49%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.54%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	75%	6.44%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		6.59%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.64%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	80%	6.59%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		6.74%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.79%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	85%	6.89%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		7.04%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.09%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None

Purchase and remortgage available on all products unless stated.
All mortgages on a capital and interest basis.

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REAL LIFE CORE RANGE

Real Life 3	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
2 Year Fixed	70%	6.84%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		7.19%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.34%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	75%	6.94%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		7.29%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.44%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	80%	7.09%	£1,495	7.00%	Purchase & Remortgage	v10.26.2	App fee £0, TT £30, Valuation variable	None
		7.44%	£995	7.00%	Purchase & Remortgage	v10.26.2	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.59%	£0	7.00%	Purchase & Remortgage	v10.26.2	App fee £0, TT £0, Standard valuation £0	None
5 Year Fixed	70%	6.74%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		6.89%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		6.94%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	75%	6.94%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Standard valuation £0	None
		7.09%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.14%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None
	80%	7.19%	£1,495	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £30, Valuation variable	None
		7.34%	£995	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	£500 cashback (purchase or remortgage)
		7.39%	£0	7.00%	Purchase & Remortgage	v11.26.1	App fee £0, TT £0, Standard valuation £0	None

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All mortgages on a capital and interest basis.

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REAL LIFE SHARED OWNERSHIP

Real Life 1	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
2 Year Fixed	75%	6.59%	£499	7.00%	Purchase only	v10.26.2	App fee £150, TT £30, Standard valuation £0	Property must have EPC rating A-C
		6.89%	£0	7.00%	Purchase only	v10.26.2	App fee £0, TT £0, Standard valuation £0	Property must have EPC rating A-C
5 Year Fixed	75%	6.49%	£499	7.00%	Purchase only	v10.26.2	App fee £150, TT £30, Standard valuation £0	Property must have EPC rating A-C
		6.69%	£0	7.00%	Purchase only	v10.26.2	App fee £0, TT £0, Standard valuation £0	Property must have EPC rating A-C

- Please see Key Criteria on page 14 and 15.
- For full criteria, please refer to our Residential Criteria Guide.
- Full Shared Ownership FAQs available on our website.
- Capital and interest only.

Purchase and remortgage available on all products unless stated.
All mortgages on a capital and interest basis.

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TML Residential Base Rate, currently 4.00%, will be subject to a floor of 0.75%. Correct as of the 06/11/26.

REAL LIFE LARGE LOANS AND INTEREST ONLY

Real Life 0	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
2 Year Fixed	75%	6.29%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest, part & part or interest only.
		6.19%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest, part & part or interest only.
	80%	6.49%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.39%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.
	85%	6.84%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.74%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.
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		5.94%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest, part & part or interest only.
	80%	6.24%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.14%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.
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		6.44%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.

- Please see Key Criteria on page 14 and 15.
- For maximum loan and LTV criteria please see page 14.
- For full criteria, please refer to our Residential Criteria Guide.

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REAL LIFE LARGE LOANS AND INTEREST ONLY

Real Life 1	LTV	Initial Rate	Completion Fee	Revert Rate (TML Base Rate + margin)	Type	Version	Fees	Incentives/Notes
2 Year Fixed	75%	6.39%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest, part & part or interest only.
		6.29%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest, part & part or interest only.
	80%	6.54%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.44%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.
	85%	6.89%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.79%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.
5 Year Fixed	75%	6.24%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest, part & part or interest only.
		6.14%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest, part & part or interest only.
	80%	6.34%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.24%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.
	85%	6.59%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Standard valuation £0	Minimum loan £500,000, available on capital & interest or part & part.
		6.49%	£2,995	7.00%	Purchase & Remortgage	v10.26.2	App fee £150, TT £30, Valuation variable	Minimum loan £500,000, available on capital & interest or part & part.

- Please see Key Criteria on page 14 and 15.
- For maximum loan and LTV criteria please see page 14.
- For full criteria, please refer to our Residential Criteria Guide.

The product revert rates are based on TML's Residential Base Rate plus the product margin.
TML Residential Base Rate, currently 4.00%, will be subject to a floor of 0.75%. Correct as of the 06/11/26.

KEY CRITERIA

Fees

	Purchase & Remortgage
Completion Fee	£0-£2995
Application Fee	£0 - £150
Standard Legal Fees	Variable
Telegraphic Transfer Fee	£0 - £30
Valuation Fee	Variable (not applicable dependent on product)

Please refer to the Residential Fees and Tariff of Charges for valuation fee scale information and for other fees and charges that may apply

Early Repayment Charges

	Year 1	Year 2	Year 3	Year 4	Year 5
2 year products	3%	2%	-	-	-
5 year products	5%	4%	3%	2%	1%

Maximum Loan and LTV Limits

	RL Product Range				Shared Ownership		Interest Only		Part & Part	
	RL 0	RL 1	RL 2	RL 3	RL 0	RL 1	RL 0	RL 1	RL 0	RL 1
Maximum Loan Size	Maximum LTV									
£405,000	-	-	-	-	75%	75%	-	-	-	-
£600,000	95%	90%	85%	80%	-	-	75%	75%	85%	85%
£750,000	80%	80%	80%	80%	-	-	75%	75%	80%	80%
£1,000,000	80%	80%	75%	75%	-	-	75%	75%	80%	80%
£1,250,000	75%	75%	-	-	-	-	75%	75%	75%	75%

Property

- Minimum valuation £70k (£150k in London and South East).
- For unacceptable property types please see our Property Criteria Guide or contact your local BDM or our Business Development Hub.

Loan

- Minimum loan £25,001 unless stated otherwise.
- Maximum loan £1.25m dependent on product (above on referral basis).
- Gifted equity considered.

Income

- Second job, overtime, employment bonus, and commission, at 100%, except for any loan > £1m where a maximum of 75% of the last 3 months average is considered with evidence of sustainability.
- Car allowance and regional allowance at 100%.
- Shift allowance at 50% can be included if paid weekly, monthly or quarterly.
- For self-employed applicants we accept profit before tax plus salary as income.

Debt Consolidation

- Where the applicant is using remortgage funds to consolidate unsecured debt, we will add a condition to the offer which requires the nominated solicitor/conveyancer to repay the debts directly. The nominated solicitor/conveyancer may charge the applicant for fulfilling this condition.

90% LTV

- Minimum credit score applies - 200 for RL0 and RL1
- Minimum loan £120,000
- 90% LTV lending is maximum LTV, inclusive of any fees being added to the loan.

95% LTV

- Minimum credit score of 200 applies
- Minium loan £120,000
- Maximum term 35 years
- 95% LTV lending is maximum LTV, inclusive of any fees being added to the loan
- Minimum 5% customer deposit or Family Gifted Deposit required

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KEY CRITERIA

Shared Ownership

- Minimum loan £25,001, maximum loan £405,000
- Properties with Energy Performance Certificate (EPC) rating A-C only
- 95% of share purchased, up to 75% LTV against open market value
- Leasehold properties only

Large Loans

- Minimum loan £500,000, maximum loan £1.25m
- Loans over £1m require evidence of 2 years income, most recent year used for affordability

Interest Only

- Interest Only and Part & Part
- Minimum loan £500,000, maximum loan £1.25m
- Loans over £1m require evidence of 2 years income, most recent year used for affordability
- Affordability will be assessed on a Capital and Interest basis
- **Acceptable repayment vehicles are:**
  - Sale of mortgage property, subject to minimum equity of £250k (70% LTV)
  - Sale of other UK property, subject to sufficient equity at the point of application
  - Simple investment vehicles, e.g. ISAs, current value used
  - UK based cash/savings, current value used.

Full criteria guide

Our full residential criteria can be found in our Residential Criteria Guide.
themortgagelender.com/residential/lending-criteria

KEY DOCUMENTS

Supporting Information

To allow us to assess your case promptly and efficiently, please upload all relevant supporting documentation via the broker portal. If we do not receive them, this could cause delays.

Mandatory

- Signed Declaration.
- Signed Direct Debit Mandate.
- Evidence of deposit will be required. Please refer to our criteria guide.

Employed

- Last 2 months payslips.

Self Employed

- Last 2 years accounts OR Tax Calculations (SA302) with the corresponding tax year overviews (if trading 2 years or more).
- Last 3 months business bank statements.

Expiry Timescales

- DIP – 30 days
- Credit Search – 90 days
- Application – 180 days
- Valuation – 180 days
- Mortgage Offer – 90 days (extended to 184 days on new build properties, subject to the valuation remaining within its validity period and if not, a fresh valuation being carried out).

Contractors

- Copy of current contract.
- 2 months bank statements showing evidence of contractor income.

Note: Subcontractors under the CIS construction industry scheme are currently treated as an employed applicant. If income information by way YTD details is not provided on an applicant's payslip (s) to fully assess an application, alternative evidence or documentation to support any loan may be requested including the certified accounts or Tax Calculations (SA302) with corresponding Tax Year Overview in line with our Self-Employed applicant assessment.

The product revert rates are based on TML's Residential Base Rate plus the product margin.
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THE MORTGAGE LENDER
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THANKS FOR LOOKING.

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Registered office address: Floor 10, 40 Leadenhall Street, London EC3A 2BJ.