

Complex case? We've got your solution

Benefit from our award-winning service for your simple and more complex scenarios up to £5m, including those with multiple complexities. We find ways to say yes, with quick and reliable decisions from our daily Credit Committee.

NEW! Our Best for Brokers Promise is our commitment to putting your needs first, always.



Key updates

- ★ **Bridging finance** products now available up to £5m and max LTV extended to 70%
- ★ **Up to 80% LTV** for residential and buy to let cases up to £2m
- ★ **2024 Feefo Platinum Trusted Service Award winners**
- ★ **Simplified range of tiered larger loan deals** up to £5m with a fixed product fee
- ★ **Enhanced product switch process** with easy steps and a 0.30% proc fee
- ★ Benefit from our **minimum 24hr product withdrawal notice guarantee**

Our products are tiered based on complexity making it easier for you to understand the pricing. We specialise in:

- **Larger loans** - Up to £5m. Flexible approach to income and affordability for HNW clients
- **Expat lending** - Residential and buy to let, many countries and currencies considered
- **Buy to lets** - Including multi-lets and regulated lets. No minimum ICR or upper age limit and top-slicing accepted
- **Holiday lets** - Including multi-units, non-owner occupier and Airbnb. Regulated lets also considered
- **Unusual properties** - Including annexes, multiple kitchens, multiple buildings large acreage
- **Complex income** - Including foreign currency income, trust and investment income, maintenance income and multiple sources
- **Foreign nationals** - Considered with UK links. No minimum residency requirements and various VISAs considered
- **Bridging finance** - Award-winning solutions available for a variety of scenarios, including regulated bridging. Our dedicated team will work with you to ensure your case progresses efficiently, call them on **01858 412345 (option 2)**
- **Remortgage** - Including capital raising to gift funds to family or buy investment properties
- **Interest only** - Including sale and downsize and other repayment strategies such as properties, investments and pension lump sums
- **Multi-generation and JBSP** - For families and friend groups, up to four applicants/incomes, with no family requirement. Priced under our residential tier one
- **Older borrowers** - Lending to age 85 including interest only, income from SPPs or other pension drawdowns

Application process

Case Hub is our online application system for efficient processing of your mortgage cases. With your own user ID, you can access it anywhere and at any time along with receiving regular updates. You'll also benefit from our proactive and personal touch, with experienced team members just a phone call away.

1. Case Hub registration

Register to submit your application to us:
mhbs.co.uk/intermediaries/case-hub/

2. Decision in principle

Complete a DIP on Case Hub - a soft credit search will be carried out at this stage. No footprint will be left.

3. Credit Committee

Our daily Credit Committee led by our CEO review each case on its own merits. You'll be provided with an agreement in principle.

4. Decision update

You'll receive an update via email, inviting you to log back in. The updates will include; confirmation of the rate, any terms and conditions put in place by the Credit Committee, and if any additional documents are needed. You can continue the application and generate either a European Standardised Information Sheet (ESIS) or Information Sheet.

5. Application

When you're ready, submit the application and a copy will automatically be sent to your clients for them to electronically sign via DocuSign. Once completed, and the application documents and fees are all received, it will be passed to our Processing and Underwriting teams.

6. Valuation

We will complete an AVM where possible or instruct a full valuation after the underwriter's assessment has been finalised.

7. Offer

Once the application has been reviewed and a satisfactory valuation received, the offer will be issued.

✓ Completion

Funds will be released and the procurement fee paid within seven working days.

You'll have direct access to your case underwriter to keep you updated throughout.



Find your nearest BDM



Our award-winning team are happy to talk you through submitting your case. Please call us on **01858 412345** or visit **mhbs.co.uk/intermediaries**

