

Complex case? We've got your solution

We're your complex case and bridging finance experts, lending between £200k and £5m on properties in England and Wales.

Our flexible, award-winning solutions cater for simple and out-of-the-ordinary scenarios, such as unusual properties, non-standard income and cases with multiple complexities.

We find ways to say yes, with quick and reliable decisions from our daily Credit Committee.

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



Key information

- ★ **Expat solutions** – we're now accepting applications from UK expats in the EU
- ★ **Our Criteria Guide** has info on our basic criteria and all the quirks we like to say yes to
- ★ **Up to 80% LTV** for residential and buy to let cases
- ★ **Enhanced product switch process** with easy steps and a 0.30% proc fee

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 and expat cases 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. Chat to your nearest BDM for current criteria
- **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 SIPP's or other pension drawdowns



01858 412345



mhbs.co.uk/intermediaries

Application process

We'd love to work with you. If your firm hasn't registered with us before there are two steps to complete. Once registered, you'll get access to our 24/7 online application system, **Case Hub**. Below we've outlined what you can expect from us as your case progresses. You'll benefit from our proactive and personal touch, including **direct access to your dedicated underwriter who will keep you updated throughout.**

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.

Find out how
to register
with us here



Your nearest
BDM's details



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