

Bespoke Mortgages



FOR INTERMEDIARY USE ONLY

What we do:

- Finding solutions for out of the ordinary mortgage applications
- All our cases are treated individually, receiving personalised service
- We manually underwrite every case and do not rely on credit score
- We aim to provide firm decisions in principle within **24 hours**

We specialise in:

- Interest only
- Expats (including returning) - residential and buy to lets with no currency restrictions
- Residential including 24 week consent to let
- Complex incomes including self employed, professional sportsperson and SIPP
- Multiple borrowers (up to four)
- Joint borrower sole proprietor
- Older borrowers
- Unusual properties (annexes/large acreage etc.)
- Bridging finance
- Buy to lets - complex/older borrowers/regulated
- Holiday lets including Airbnb
- Mixed usage residential properties

Our basics:

- Minimum loan - £100,000
- Maximum loan - £2.5 million
- No income multiple restrictions - affordability assessment
- No ICR requirements for buy to let



Application Process

All applications are treated on an individual basis and decisions are made within 48 hours.



Contact us to discuss your cases in detail or email your enquiry to brokers@mhbs.co.uk