



So, why choose us?

Call us today on **0121 521 4000** or
email newbusiness@thetipton.co.uk

Here to help you help your clients

Talk to our Business Development Team today



Joanna Ridgway

Key Accounts Manager

joanna.ridgway@thetipton.co.uk
07593 557578



Paul Sawford

Business Development Manager

paul.sawford@thetipton.co.uk
07395 790 267



Faye Sheldon

Senior Telephone Business Development Manager



Alex Poole

Telephone Business Development Manager

Call us today on **0121 521 4000** or email **newbusiness@thetipton.co.uk**

How we can help...

No Computer Credit Scoring

We apply a common sense approach when it comes to underwriting your client's application. We favor this over a strict automated approach. A basic credit check is completed at DIP stage. Benefits of manual underwriting include:

- Lack of extensive credit history doesn't prevent us from considering an application;
- Clients don't need to be listed on the electoral roll, if there is additional proof of address; and
- Occasional late payment history may be considered, as these types of clients are not immediately rejected.

Mortgage Surgery

Our dedicated Business Development Managers meet with a team of Senior Underwriters to discuss any cases which fall slightly out of policy. Although many cases are likely to satisfy our policy, there will always be some slightly complex applications to be discussed. Our manual underwriting approach means we can assess these applications on a case by case basis.

All of this can be done before you even submit a DIP! Call the team for more information.

Mortgages for Professionals

Partners in professional partnerships do not need to provide full accounts. Where the application is 90% LTV or below, we will underwrite against an income reference supplied by the partnership's accountant, a senior partner or practice manager. We are able to consider a range of professional partnerships, from solicitors and qualified accountants, to dentists and veterinary surgeons.

Employment Types

We can consider a wide variety of employment types, with specific criteria for limited companies, sole traders, fixed term contractors

and subcontractors. We can even underwrite subcontractors in long term single employment on an employed basis, subject to specific criteria.

Later Life Lending

Our standard later life range is available to clients looking to borrow up to their 95th birthday. With our standard later life products, if both applicants are retired but cannot prove affordability in sole name, applications will be considered where there is enough equity available to downsize to a two bedroom flat/house within 5 miles of the mortgage property.

Alternatively, our **Retirement Interest Only (RIO)** mortgage options are available with no fixed end term, and must be repaid when a specified life event occurs and must be affordable in sole names.

And if they're looking to purchase a purpose built retirement property, we can help. Our later life lending range allows your clients to buy their retirement home.

We will also allow clients to tailor their repayment method over the mortgage term to reflect their changing financial position.

Interest Only Repayment Options

Our interest only repayment method is available across many of our residential and buy to let products, subject to terms and conditions and a maximum LTV of 75%. There are many reasons why your client may want to opt for an interest only mortgage. Some of the key benefits include:

- Lower monthly installments; and
- Flexibility to choose how you repay your mortgage balance at the end of the term.

We will also consider various repayment methods; such as investment products, a legal charge on a main residence subject to criteria, or a legal charge on and sale of a second property.