

Residential mortgages criteria guide

26 February 2024



Aldermore

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Residential mortgages criteria guide

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Key contact information

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Residential mortgage guide

Read the full guide

Our calculators

Want to know if your client could get a mortgage with us?

LOAN			
Purpose	Purchase or remortgage of residential property occupied by the applicant A purchase transaction involving a property that was previously sold within the last 6 months is not acceptable. (This will not apply when the property is being purchased from a housebuilder that acquired the property in a part-exchange transaction)		
Minimum loan	£25,000		
Maximum loan	Maximum loan is dependent on the product type and LTV, please refer to the product guide .		
Repayment type	<ul style="list-style-type: none"> • Capital & interest repayment • Interest only with an acceptable repayment strategy. Part-repayment and-part interest-only is not available.		
Minimum term	10 years		
Maximum term	40 years		
Standard LTV and loan amount limits		Maximum LTV (%)	Maximum Loan Amount (£)
	Capital Repayment	95%	£500,000
	Interest Only	80%	£1,000,000
Other LTV and loan amount limits		Maximum LTV (%)	Maximum Loan Amount (£)
	Like for like remortgage, and capital raising for property	75%	Standard limits
	Remortgage with capital raising for non-property related purposes	90%	
	Applicant with only 1 year's accounting information	85%	
	Let to Buy (Residential Purchase)	90%	
	New build houses	80%	
	New build flats	90%	
	Ex-public sector flats and maisonettes	85%	
	Flats situated above commercial premises	75%	
Help to Buy: equity loan (England & London)	85%	£450,000	
Addition of fees	The LTV limits exclude fees. Fees can be added if the net LTV is 90% or less. The gross loan cannot exceed 95%.		
Legal representation	We can use the applicant's solicitors to act on behalf of Aldermore, subject to them being on our wider panel, or by them meeting our qualification criteria to join.		

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LOAN

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LOAN	
Purchase	Property must have previously been owned by the seller for a minimum of 6 months, unless it is being sold by a housebuilder / developer who obtained the property in part exchange
Remortgage	Remortgaging with additional borrowing not considered for: <ul style="list-style-type: none"> · Payment of overdue income/corporation tax · Repayment of debts that haven't been satisfactorily maintained Property owned for less than 6 months - only acceptable where the property was purchased via a bridging loan or cash transaction more than 1 month ago. For all other applications the property must have been owned for at least 6 months.
Additional borrowing	Additional borrowing on an existing mortgage is acceptable as part of a new remortgage application
Interest only (Repayment Strategies)	Applicants must have a suitable repayment strategy in place in order to fully repay the outstanding mortgage balance at the end of the term. Acceptable repayment strategies are: <ul style="list-style-type: none"> · Cash ISA or other savings · Stocks, Shares, ISA or other liquid investment · Endowment policy · Pension (Personal, Executive or Employed pension plan) · Downsizing / sale of main residence – a minimum £225,000 equity (£350,000 in London and the South East) is required at the start of the mortgage · Sale of another mortgaged property · Other repayment strategies, including sale of other assets and occasional payments from income will be considered Sale of property or other assets held in a foreign currency is not acceptable. Interest only Repayment Strategy Declaration Form will be required. This will require the applicants to clearly set out the repayment strategy and amount(s) to be used.
Concessionary purchase	Only considered when the property is being purchased from a parent, grandparent, brother, sister or child and includes step relatives. The vendor must not reside in the property after completion. The maximum loan is the lower of 75% of the market valuation or 95% of the discounted purchase price.
Rent to buy	This is acceptable but the loan is restricted to 95% of the reduced purchase price, i.e. excluding the rental contribution.
Let to buy	Where the current home will be let, we'll allow the onward purchase of a new residential home, up to a maximum 80% LTV (excluding fees).

LOAN - Deposit	
Applicant's own funds	Evidence of deposit funds in bank account
Gifted deposit	A non-repayable gift from a parent, child, grandparent, brother, sister, uncle/aunt, foster parent or legal guardian (including step relatives) is acceptable.
Builder gifted deposit	The total value of all financial incentives, including deposit gifted by the builder, can't exceed 5% of the purchase price.
Builder part exchange	Equity from the sale of existing property to a builder
House builder incentives	<p>Up to 85% LTV</p> <p>Monetary sales incentives, such as builder gifted deposit, payment of legal costs and stamp duty are acceptable if the total value of these financial incentives don't exceed 5% of the purchase price.</p>
	<p>Any LTV</p> <p>Non-monetary sales incentives, such as white goods, electrical equipment, flooring and curtains/blinds and the upgrade of kitchen/bathroom are acceptable.</p>
Deed of gift and transfer at undervalue	<p>If the price being paid for the property is less than the full market value, the solicitor acting in the mortgage transaction will be asked to confirm that the property is not subject to a transfer at undervalue or a deed of gift. Deed of gift is defined as a transfer of interest in a property from the owner to another without money or other consideration being exchanged in return for that interest. If there is such a transaction taking place or has taken place within the last 5 years, the solicitor must confirm to Aldermore that an acceptable defective title indemnity will be obtained. A transfer from single to joint ownership does not require indemnity if the transfer is simultaneous with completion.</p> <p>Following the deed of gift the person making the gift must not continue to reside in the property.</p>
We don't provide lending for:	<ul style="list-style-type: none"> • Second charge mortgage • Borrowing funds to satisfy CCJ, IVA and Bankruptcy Orders • Loans for purchase of a property under Right to Buy • Remortgage applications of a property previously purchased under Right to Buy and within the five year pre-emption period

APPLICANT	
Maximum applicants	2 applicants
Minimum age	21 years at application
Maximum age at the end of the term	70 years 75 years (maximum age not exceeding the applicant's 55th birthday at time of application). We can consider up to age 80 years for the older applicant (joint application) when basing affordability on the younger applicant's income
Married / cohabiting applicants	Applications in sole names for married, common law or civil partners are allowed. Anyone on the Title Deeds must be on the mortgage application
Other occupants of the property	Anyone aged 17 or more at the time of completion, who is living in the property and is not an applicant, will be required to sign an adult occupier form
Residency status	All applicants must have been resident in the UK for the last 2 years; and All EU and EEA nationals must have either settled or pre-settled status or in receipt of a biometric residency permit All other non-UK/Republic of Ireland nationals acceptable if they have indefinite leave to enter/remain or rights of abode or biometric residency permit under the No Time Limit Application UK nationals and Republic of Ireland nationals, no additional requirements Applicants with diplomatic immunity and UK nationals who are not resident in the UK (i.e. expatriate) are unacceptable
We don't lend to applicants where:	<ul style="list-style-type: none"> • Has Power of Attorney for another joint applicant • With diplomatic immunity • Employed on a commission only basis, unless applying jointly with another applicant and income is not being taken into consideration • With seasonally based job (e.g. crop picker/holiday rep), or piece-workers, unless applying jointly with another applicant and income is not being taken into consideration

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INCOME AND AFFORDABILITY

Affordability	Aldermore uses an affordability calculation to assess the maximum available loan using the income and expenditure for the applicant(s)
General requirements	At least one applicant must be employed, self-employed or in receipt of a private pension or investment income.
Minimum income	Total allowable income for applicants must be at least £10,000 per year
Income multiple	Income multiple must not exceed 5.5 x total allowable income. Where the total Allowable Income on the application is less than £60,000, the loan to income multiple must not exceed 4.49x.

Employed applicants

Requirements	<ul style="list-style-type: none"> The applicants position must be permanent The applicants must not be under notice of termination or redundancy The applicants must be able to demonstrate a minimum of three months record of employment immediately preceding the mortgage application in the same line of work
Evidence of income	<ul style="list-style-type: none"> Last month's payslip prior to application (the year to date figure must cover 3 months); and Latest P60 or March payslip (to evidence total earnings for previous year) <p>Hand-written documents will not be acceptable and bank statements may be requested in support of poor quality references or payslips.</p>

Self employed applicants

Minimum trading period	Accounting information for at least 2 years is normally required (can consider less than 2 years)
Classification	<p>Self-employed applicants may be classified into one of four categories:</p> <ol style="list-style-type: none"> Sole traders General Partnership Director - private limited company (if 25% or greater shareholding) <ul style="list-style-type: none"> An applicant who is employed on a subcontractor basis will be classed as a sole trader If the applicant's shareholding of a limited company is less than 25% they will normally be classified as being an employee of the company Where joint applicants are directors of the same private limited company and their joint shareholding is greater than 25% of the company they will be treated as self-employed
Evidence of income	<p>Last 2 years Tax Calculations and corresponding HMRC Tax Year Overview documents</p> <p>Applicants with 1 year's accounting information are acceptable up to 90% LTV (excluding fees) if they can;</p> <ul style="list-style-type: none"> Evidence previous employment in the same line of work; or Demonstrate guaranteed income for the next accounting period; or Provide previous accounts/business valuation where the business is an ongoing concern; or Provide management accounts for the first 6 months of the current year showing turnover is sustainable <p>Where 1 year's accounting information is used the following will be required in addition to the tax calculation and tax year overview:</p> <ul style="list-style-type: none"> If appropriate, VAT returns for the two previous quarters Personal and business bank statements for the previous 3 months

Contract employment

Requirements	<ul style="list-style-type: none"> Current contract must be for at least 6 months Applicants must have been working in the same line of work for a minimum of 12 months If at application the contract has run for more than 50% of the total duration, we require confirmation that the contract will be renewed If the current contract is the applicant's first contract and there's less than 6 months to run, the applicant must have been employed for 24 months in the same line of work
Evidence of income	<ul style="list-style-type: none"> Certified copies of the current contract is required If the applicant is directly employed on a fixed term contract by a local authority or other government department / agency (e.g. NHS) or through an umbrella company, which is responsible for the deduction of tax and national insurance, income can be verified and assessed on an employed basis. Where the applicant has switched from a contractor status to a permanent employee with the same client company/employer, the income can also be verified and assessed on an employee basis Otherwise, income must be assessed on a self employed basis

INCOME AND AFFORDABILITY

Professional sportspeople

Requirements

Where applicants are self-employed the standard requirements relating to self-employment will apply. If employed on a contract, applicants must have competed professionally for 24 months and the current contract must have at least 12 months left. Additional income earned from endorsements will be considered if this can be evidenced.

Income we accept at 100%

From employment

- Overtime
- Bank nursing (an average of the last 3 months will be used)
- Basic salary from employment (including income from second job)
- London or large city/town allowance
- Shift allowance

- Car allowance
- Housing allowance (Paid by the employer. Not state housing benefit)
- Mortgage subsidy
- Teaching and learning responsibility payments if TLR1 or TLR2

From self-employment

- Sole Trader: net profit
- Partner: share of net profit
- Limited Company Director: salary and dividends

Or

- Salary and share of net profits, subject to the following exclusions
- Where the business has recorded a net loss during the current or previous trading year
 - Where the business has carried forward losses from previous trading years
 - Where the nature of the business requires the profits to be retained to enable on-going trading

Benefit Income

- Universal credit
- Working Tax Credits (WTC)

- Child Tax Credits (CTC)
- Disability Living Allowance (DLA)

Other income

- Income from trust funds
- Occupational pension income
- Guaranteed income under the Armed Forces Compensation Scheme
- War widows or widowers' pension

- War disablement pension
- State pension (not acceptable as the only source of income)
- Investment income
- Rental income, adjusted to reflect the estimated impact of future tax liability

Income we accept at 75%

From employment

- Bonus
- Commission

Income we accept at 50%

From employment

- Profit Related Pay

Benefit income

- Income-related Employment & Support Allowance (ESA)
- Contribution-based Employment & Support Allowance if in the 'Support Group'
- Incapacity Benefit
- Severe Disability Allowance

- Industrial Injuries Disablement Benefit (IIDB)
- Personal Independence Payment (PIP)
- Carer's Allowance
- Constant Attendance Allowance

Other income

- Maintenance Payments supported by the latest 3 months bank statements. A copy of the Court order/ CMS may be requested upon review

Foreign currency income

Income received in a foreign currency is not acceptable

Accountants qualifications

Aldermore will only accept accounts or accountant's certificates from practitioners with accredited qualifications

CREDIT STATUS	
Acceptable adverse credit	Level 1 (Up to 95% LTV)
Mortgage or secured loan arrears (worst status)	0 in last 3 months 1 in last 12 months 2 in last 24 months
Unsecured loan arrears (worst status)	0 in last 3 months 2 in last 24 months
County Court Judgements (CCJ) / Sheriff Court Decrees	0 recorded in last 36 months None active in the last 36 months over £500
Communication defaults	All communications defaults are ignored.
Payday loans	0 recorded in last 6 months
Other Defaults	Max 1 recorded in last 13-36 months up to £500 and now settled
Bankruptcy / Sequestration / IVA / Trust Deed / Debt Relief Order	Discharged for 6 years
Forced or voluntary possessions	None
Debt management plans	Debt management plans that have been satisfactorily maintained for the last 12 months are allowed.
Credit impaired	<p>If an applicant falls under the FCA definition of Credit Impaired, all outstanding commitments will be included within the affordability calculation, irrespective of being repaid or not. This includes where the applicant has revolving credit that is 3 or more months in arrears at any time in the last 12 months where total combined revolving credit balances are £3k or more in the same period.</p> <p>If a customer is defined as Credit impaired, we do not lend above 80% LTV.</p>

PROPERTY

Use	<p>Security property must be the applicant's main residence.</p> <ul style="list-style-type: none"> · Aldermore must have a first charge over the property · The security must be used for owner occupied residential purposes only · No tenancies will be accepted · No sub-letting will be accepted · There must be no local authority approval for the use of the property for any purpose other than residential · Full vacant possession must be obtained at completion · Rooms used as an office/study readily able to be restored for residential use will be acceptable if they form no more than 20% of the property · Where a property has been altered for multi-occupation it must be converted back to single occupation prior to completion and will be subject to re-inspection · Granny annexes will be considered as long as the immediate family of the applicant will be in occupation
Location	England (including the Isle of Wight), Wales (including Anglesey) and mainland Scotland.
Minimum property value	£60,000
Tenure	Freehold (heritable title in Scotland) or leasehold (with 85 years unexpired at completion and 45 years at end of mortgage term).
Acceptable property	The property must be acceptable security for the mortgage, confirmed by a valid valuation report. Valuations and reviews of property valuation must conform to regulatory Capital Requirements Regulation (CRR) requirements.
Buildings insurance	Buildings insurance must be in place for the security property from the start of the mortgage and must be maintained throughout the mortgage term.
Other occupants	Anyone aged 17 or more at the time of completion, who is shown on the application to be living in the property and is not an applicant in the mortgage, will be required to sign a deed of consent surrendering interest in the security property. In addition, solicitors will be required to ask for additional occupants, should any be revealed who are absent in the mortgage application they too will be required to sign a deed of consent.

London and South East area is defined below

Greater London: E (East London), EC (Central London), N (North London), NW (North West London), SE (South East London), SW (South West London), W (West London), WC (West Central London).

South East: BN (Brighton), BR (Bromley), CT (Canterbury), CR (Croydon), DA (Dartford), GU (Guilford), HA (Harrow), HP (Hemel Hempstead), KT (Kingston upon Thames), ME (Medway), OX (Oxford), PO (Portsmouth), RG (Reading), RH (Redhill), SL (Slough), SM (Sutton), TN (Tunbridge Wells), TW (Twickenham), UB (Uxbridge), WD (Watford).

PROPERTY

New build properties

Definition	<p>New build property is defined as any property being occupied and/or sold for the first time on the open market in its current state and includes converted and refurbished properties. Examples include:</p> <ul style="list-style-type: none"> · Newly built properties (single units to large sites) · Converted properties (e.g. office to residential conversions) · Refurbished properties with significant alterations · Re-build of an existing residential property where the vendor is a builder/developer and the property has been vacated to allow for the re-build to be undertaken. 					
New build houses	Accepted up to 90% LTV					
New build flats	Accepted up to 85% LTV					
New build warranties	<p>Properties built within the last ten years must hold an acceptable guarantee/certificate. Acceptable guarantees/certificates include:</p> <table border="0"> <tr> <td> <ul style="list-style-type: none"> · ABC+ · Advantage · Aedis · Ark Residential Insurance · Build Assure · Build Life Plans </td> <td> <ul style="list-style-type: none"> · Build Zone · Capital Warranties · Castle 10 (Checkmate) · Global Homes Warranties · ICW · Local Authority Building Control (LABC) </td> <td> <ul style="list-style-type: none"> · NHBC certificate · One Guarantee · Premier Guarantee · Protek · Q Assure · Build warranty group · CADIS </td> </tr> </table> <p>Note: CRL warranties are acceptable for non-new build properties providing they were underwritten by ARK, IGI UK LTD or CGICE.</p> <p>Properties built using professional consultant monitoring can be considered subject to suitable qualifications, professional indemnity limits and development size</p> <p>Consultant monitoring will only be acceptable on individual or small development schemes comprising no more than 15 units in total</p>			<ul style="list-style-type: none"> · ABC+ · Advantage · Aedis · Ark Residential Insurance · Build Assure · Build Life Plans 	<ul style="list-style-type: none"> · Build Zone · Capital Warranties · Castle 10 (Checkmate) · Global Homes Warranties · ICW · Local Authority Building Control (LABC) 	<ul style="list-style-type: none"> · NHBC certificate · One Guarantee · Premier Guarantee · Protek · Q Assure · Build warranty group · CADIS
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Ex-public sector

Definition	Local authority, housing association, Ministry of Defence, etc.
Houses	<p>Accepted up to product maximum LTV, subject to the following conditions:</p> <ul style="list-style-type: none"> · No outstanding pre-emption requirement to repay a proportion of the discount · Valuer indicating that there is evidence of a meaningful level of private ownership within the estate
Flats and maisonettes	<p>Can be considered up to 75% LTV, subject to the following conditions:</p> <ul style="list-style-type: none"> · No outstanding pre-emption requirement to repay a proportion of the discount · Maximum of 3 floors above the ground floor · Secure communal access with no balcony access arrangements · Valuer indicating that there is evidence of a meaningful level of private ownership within the estate · The property being of standard construction

Other property types

Properties with land/outbuildings	Normal lending terms apply providing the applicant does not intend to carry out a business from the property and there are no agricultural/restrictions of usage on the land. Aldermore will require our charge to be registered on the property and all the land, splitting of title to avoid our full registered charge is not acceptable.
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PROPERTY

Blocks of flats

Maximum number of floors in a block of flats	Flats with lift	Flats without lift	Flats with lift
	(excluding ex-public sector)	(excluding ex-public sector)	(ex-public sector)
6th floor and above	✓	X	X
5th floor	✓	X	X
4th floor	✓	X	X
3rd floor	✓	✓	✓
2nd floor	✓	✓	✓
1st floor	✓	✓	✓
Ground floor	✓	✓	✓
Basement	✓	✓	✓

Restricted covenants

Acceptable covenants	<p>Restrictive covenants will be acceptable in following circumstances:</p> <ul style="list-style-type: none"> • Section 106 (75 in Scotland) agreement that restricts purchase to individual living and/or working in a specified area that is: <ul style="list-style-type: none"> - one of the 353 recognised councils in England - one of the 32 recognised Scottish local authorities - one of the 22 recognised Welsh unitary authorities • Right of First Refusal (RFR) for social landlords to buy back homes purchased under Right to Buy (Section 156 Agreement) <p>Any properties which are subject to a Section 106 or Section 75 agreement are not eligible for the Help to Buy Equity Loan scheme. Where the property is subject to such a restriction this must have been taken into consideration by the valuer.</p>
Unacceptable covenants	<ul style="list-style-type: none"> • Property restricted to agriculture or equestrian use • Purchaser(s) must be living and/or working in a small geographical area (e.g. specific parish), which is not in the list of acceptable areas • Purchaser(s) must be in housing need • Purchaser(s) cannot afford to purchase on the open market • Purchaser(s) having income less than a certain amount • Property ownership restricted to specified age group e.g. retirement homes • Limit on mortgage payment as a proportion of income • Fixed capital values i.e. a property cannot be sold for more than the purchase price into perpetuity or a value cap is implemented

PROPERTY

Property types we do not lend on

Please note this list may not cover all property types, so if you have any questions about what we will lend on, please contact your BDM for more information.

<p>We do not lend on properties:</p>	<ul style="list-style-type: none"> • being acquired under an assignable contract • being purchased through an assisted purchase scheme • being purchased with the assistance of a local authority grant • New build properties where a bulk purchase discount is given • Properties in Northern Ireland, Channel Islands, Scottish Islands, Isle of Man and the Scilly Isles
<p>Property with Planning Use Classes Order other than C3(a)(b)@</p>	<ul style="list-style-type: none"> • Property subject to a shared ownership deed • Property with pre-emption clauses in existence • Mobile homes • Houseboats • Property for letting • Property licensed as an HMO • Multi-unit freehold • Property held on a Commonhold basis • Freehold flat or freehold maisonette (freehold coach houses are acceptable subject to survey)
<p>Other unacceptable properties:</p>	<ul style="list-style-type: none"> • Serviced flat/apartment • Studio flat and/or flat with a total floor area of less than 30sq meters • Flats in a block without a lift are acceptable, as long as our security is not more than 3 floors above ground level (this doesn't apply for ex-public sector flats) • Prefabricated building and unrepaired PRC construction • Property listed as defective under the 1984 and 1985 housing acts unless rebuilt to NHBC standards and with appropriate guarantees. (The adjoining properties must also have been repaired to the same standard). • Steel framed houses constructed pre-1987 • Property constructed using concrete Large Panel System (LPS) • Property on which there is a local authority grant outstanding • Live/work units • Property with an anticipated lifespan of less than twenty-five years beyond the end of the mortgage term and/or where the condition significantly affects marketability • Property with no kitchen or more than two kitchens • Property with no bath/shower room • Property which has shared access where a relative of the applicant resides in the other property • Property which has internal door locks and/or separate utility services • Property which is being bought from the applicant's own limited company

LEGAL FEES - For residential owner occupiers

We can use the applicant's solicitors to act on behalf of Aldermore, subject to them being on our wider panel, or by them meeting our qualification criteria to join.

Where applicant(s) choose to nominate a Conveyancer that does not qualify (or is not accepted) onto our panel, we will require separate legal representation, based on the fees detailed in our [legal fees scale](#).

Here's some Q&As on our legal process

How can I check if my applicant's solicitors are on your panel?

You can search for them on [lender exchange](#), either by solicitor's name or postcode. If they appear then they're on the panel.

If they aren't on the panel, please register them before offer to prevent delays.

Why does my client have to wait until the offer is issued before your free legal solicitor is instructed?

Our agreement with our free legal partners is that a mortgage offer is required before we contact the solicitor.

Can you email a copy of the offer directly to my solicitors and if not why?

Our process is to send the offer to our solicitors via secure email to ensure your data is safe, our solicitors will then make contact with your solicitor and securely send them the offer document.

CRITERIA Q&AS

How do you treat clients with pre-settled or settled status?

We accept clients with settled or pre-settled status and those with permanent rights to reside.

Do you consider unpaid defaults registered over 36 months ago?

Yes, we can consider defaults registered over 36 months regardless of whether they have been settled/repaid. For defaults relating to mobile phone contracts, we can ignore them even if only recently registered.

Can you use just one year's accounts?

If your client is experienced in their role and has only one set of accounts, we can consider up to a maximum of 85% loan to value. Please note, this only applies to our residential owner-occupied mortgages.

If self employed income has increased from the previous year, are you able to use the latest years figures?

Yes, potentially if the accountant can confirm both a good rationale and sustainability.

How do you work out overtime for employed income?

We use 50% of overtime or bonus income. We calculate an average for the last 3 months overtime and annualise this figure. You need to put the full figure into our calculator, and we will take 50% off in the background.

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