

Working in partnership with you to help your clients...



*Providing a wide range of mortgage solutions,
including ones that are hard to find elsewhere, such as:*

Self-Employed | **Interest Only**
Property Assist | **Self-Build**



www.beverleybs.co.uk/intermediaries

Developing productive relationships with our intermediary network is of prime importance to us at Beverley Building Society, and we place great value on your business, should you decide to place it with us.

In an era where computer-aided mortgage decisions are commonplace, we understand that not everyone's circumstances are the same. Our dedicated team of experienced mortgage managers look at each case on merit and will make every effort to find a way to meet your needs.

No matter how 'quirky' your client's desired home, or how unique their situation might be, we pride ourselves on being open-minded and flexible, in order to make a sensible lending decision.

What we can offer

- Free valuation and either, free legals, or cashback on a remortgage up to 80% LTV
- Automated valuations for remortgages up to 75% and under a £500k loan amount
- Mortgages for the employed and self-employed, who receive an income up to the age of 75

Why we're different

- We do not credit score
- We operate manual underwriting
- You and your clients will have a single point of contact for each case



Self-Employed

- Consider 1 year's accounts up to 80% LTV
- Can use latest year's income subject to underwriting
- Consider using net profit for Limited Company



Interest Only

- Sale of security property considered as repayment vehicle
- No minimum income and max age 90
- Affordability assessed on interest only



Self-Build

- Maximum LTV of 80%
- Staged payments in arrears, happy to consider bespoke releases to suit individual circumstances.
- Extensive renovations and conversions, such as barn conversions, including Class Q conversions



Property Assist

- Lend 100% of property purchase price
- Deposit coming by way of a charge on the parent's property up to 20% of the purchase price
- Maximum LTV on parent's property must not exceed 50% including any existing mortgage

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Broker testimonial

Fenton Simpson Financial Services have had a relationship with the Beverley for 20 years now. In the main, the types of business we've used them for have been a little out of the ordinary, but they are prepared to talk a case through and listen to the rationale behind it, unlike many of the mainstream lenders. The service we've received has been impeccable, always speaking to a human who is prepared to help, always with a friendly approach. Here's to many more years of introductions.

*Mark Fenton, Director,
Fenton Simpson Financial
Services Ltd.*

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Customer testimonial

The process of obtaining a mortgage and the worry of receiving the application can be stressful but we were always made to feel the Beverley were very much 'on our side' which made the process so much more reassuring. They were always there with advice and everyone we spoke with made us feel so at ease at a time when the whole process of moving house can be very daunting.

*Jennifer & Denis Matthews,
Beverley Building Society
mortgage customers.*

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Why not give us a call
for an informal chat and
find out how we can
work together?

T: 01482 881510

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Beverley Building Society
57 Market Place, Beverley HU17 8AA

