

MONTHLY BROKER

WITH THE STAFFORD FOR INTERMEDIARIES



OUR NEW INTERMEDIARIES HUB IS LIVE AND READY TO GO!

Last month we announced that we were revamping our existing Broker Portal so it would deliver a faster and more streamlined experience for you. We are delighted to say that its now live for everyone to use!!

If you're an existing user of our Intermediaries hub, you would've received an email at the start of this month with instructions on how to re-register. You can also find below the two guides of "How to Re-Register" & "How to Sign Up" to have a look at the new portal yourself.

If you need any further help with our portal, feel free to contact our intermediaries team on **01785 231 444** or at brokers@srbs.co.uk

[FIND OUT HOW TO SIGN UP HERE >](#)

[FIND OUT HOW TO RE-REGISTER >](#)



EVENTS WE'LL BE THERE, WILL YOU?

HAVE A LOOK AT WHERE WE'LL BE OVER SEPTEMBER...

The relaxing summer has come to an end (not that we got much sunshine anyway!) and its time to make way for those Autumn events:

- TMG Mortgage Network annual Expo - 10/09/2024
- Mortgage Advice Bureau Coventry - 12/09/2024
- PMS Mortgage club Expo - 19/09/2024
- PMS Mortgage club Roundtable - 24/09/2024
- Knowledge bank semi-commercial Criteria Clinic - 30/09/2024

[OUR LINKEDIN PAGE >](#)

AUGUST HAS BEEN A QUIET ONE FOR EVENTS AND NEWS - SO WHAT BETTER TIME TO REMIND YOU OF THE GREAT CRITERIA WE HAVE TO HELP UNTANGLE THOSE COMPLEX CASES...

CRITERIA

LAND & PROPERTY

- No limits on acreage
- Occupancy restrictions, agricultural tie and section 106's
- Overage clauses
- Small holdings for personal use
- Multiple properties on the same title
- Outbuildings, Annexes – (for family or holiday lets)
- DIY liveries
- Small scale agricultural businesses
- Knock-throughs, multiple flats into one home
- Listed buildings
- Unusual properties and conversions such as B&Bs nursing homes or shop units being converted to residential



CRITERIA

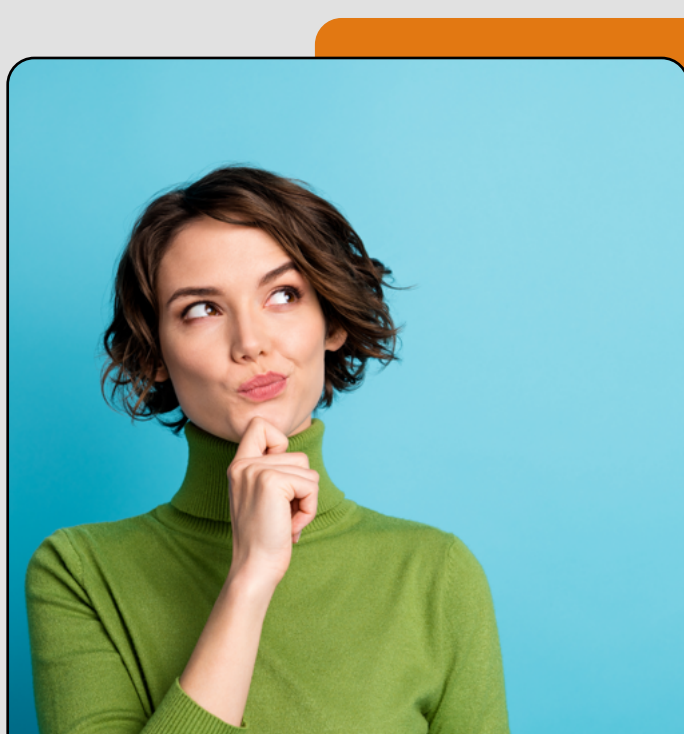
INCOME

- Employed/Self Employed earned income up to age 75
- 100% of bonus, commission and overtime used to support affordability
- Self Employed - latest accounts with steady increasing profits
- Self Employed - salary and dividends or profit after tax and salary
- Medical professionals such as Doctors and Dentists with one year's accounts
- Undrawn SIPP and investment income up to 5% of the pot can be used to support affordability

CRITERIA

OUR SERVICE

- Dedicated National Accounts manager, BDM and broker support line where you will come straight through to one of our sales team.
- Direct access to Underwriters who will deal with your case from start to finish.
- Complex cases will be referred to our credit committee which meet twice a day where your case is discussed between the Underwriter and the Sales teams.



CRITERIA

DON'T FORGET, WE'LL CONSIDER...

- Maximum age at the end of mortgage term is 85.
- Newly qualified professionals over 4.5x income.
- ExPat returning to the UK.
- 4 applications, 4 incomes.

TANGLED UP WITH A COMPLICATED CASE?

Get in contact with our wonderful team and see how we can help untie those complex cases:

General Contact: 01785 231 444 Brokers@srbs.co.uk
Nisha Sahonta: 07956 866 563 Nisha.Sahonta@srbs.co.uk
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[CONTACT US >](#)

