



Residential Mortgages

Funding for Every Type of Borrower

A residential mortgage is a loan secured against property or land for personal use. As lending criteria tighten, an increasing number of borrowers are being labelled "mortgage misfits", unable to obtain a "high street" mortgage for reasons such as the client having adverse credit or non-standard income make-up.

We work closely with a range of specialist mortgage lenders who individually assess cases on their own merit, allowing us to provide you with tailored solutions if the deal makes sense. Our Specialist Team can work with you to present your client's case in the best possible light, helping you to turn your declines into accepts.

Common Uses

- Purchase a property or land
- Remortgage a property/ land to capital raise to consolidate debt
- Remortgage a property/ land
- Remortgage a property/ land to capital raise to make home improvements

Key Criteria

- Loans for any legal purpose
- LTVs up to 95%
- Clients with adverse
- Interest only options
- Flats above commercial premises
- First time buyers
- Contract workers
- Retired borrowers
- High LTV new build houses/ flats
- Self-employed borrowers with 1 years' accounts or SA302
- Expats/ foreign nationals
- Gifted deposits
- Unusual constructions
- Right to buy
- Many income sources accepted including pensions and benefits

Lender Panel

We have access to every residential lender in the marketplace and packaging agreements with the below lenders.



For further information contact our Broker Support Team:



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December 2017