

Residential mortgage range

We know that clients who've experienced financial difficulties aren't necessarily a bad credit risk, which is why our product ranges help us to say yes to more borrowers.

We have three product ranges with different criteria levels, each designed to reflect the credit position of your client. So if your client doesn't qualify for our level 1 range, we'll automatically apply the level that best suits their circumstance.

Level 1:

- Up to 75% LTV to max loan of £1m (interest only)
- Up to 80% LTV to max loan of £1m (capital repayment)
- Up to 95% LTV to max loan of £500k (capital repayment)
- Any CCJs if recorded and satisfied for over 36 months. Unsatisfied up to £500 combined if recorded over 36 months (0 recorded in the last 36 months)
- A maximum of 1 settled default recorded in the last 13 - 36 months up to £500 (0 recorded in the last 12 months)
- Forced or voluntary possession not accepted
- Bankruptcy / Sequestration / Individual Voluntary arrangement / Trust deed / Debt relief order discharged for 6 years

Level 2:

- Up to 75% LTV to max loan of £1m (interest only and capital repayment)
- Up to 80% LTV to max loan of £400k (capital repayment)
- Up to 2 recorded CCJs with a total combined value of £3k in the last 36 months (0 recorded in the last 12 months)
- Up to 2 recorded defaults with a total combined value of £5k in the last 24 months (0 recorded in the last 12 months)
- Forced or voluntary possessions older than 6 years
- Bankruptcy / Sequestration / Individual Voluntary arrangement / Trust deed / Debt relief order discharged for 3 years (no missed payments or adverse in last 3 years)

Level 3:

- Up to 75% LTV to max loan of £400k (interest only)
- Up to 80% LTV to max loan of £400k (capital repayment)
- Up to 3 recorded CCJs with no limit value in last 36 months (0 recorded in the last 6 months)
- Up to 4 recorded defaults, with a total combined value up to £5k in the last 24 months (0 recorded in the last 6 months)
- Forced or voluntary possessions older than 3 years
- Bankruptcy / Sequestration / Individual Voluntary arrangement / Trust deed / Debt relief order discharged for 2 years (no missed payments or adverse in last 2 years)

Available on the Help to Buy: equity loan schemes
Debt management plan considered when satisfactorily maintained for the last 12 months

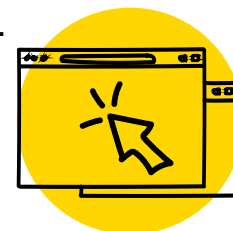
General

- Please scan and upload all documentation via our portal as soon as the application has been submitted
- Term 10 - 40 years
- Min age 21
- Max age 70 at end of mortgage term
- Product fees and funds transfer fees can be added to the loan up to and including the 90% LTV product
- If a customer is considered 'credit impaired', please refer to our lending criteria guide

Please see our guides for full details .

[Residential product guide](#)

[Criteria guide](#)



Aldermore

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