

# At a glance lending guide

You can discuss any cases with our dedicated Helpdesk or BDM's on:

Helpdesk telephone 01633 844380 or email [brokers@monbs.com](mailto:brokers@monbs.com)

Greg Harry mobile 07795 514691 - South Wales area

Michael Saunders mobile 07864 979982 - South West England area

Caroline Barrett mobile 07701 373417 - Key Accounts Manager



We have a dedicated broker helpdesk based in our Head Office



We lend on Multi-Unit Freeholds up to 75% LTV and up to £1,000,000 per property

## Did you know...



We lend on residential up to 95% LTV and BTL up to 75% LTV in England and Wales



We lend on Holiday Lets to Individuals, Joint Applicants and Limited Companies



We pay 0.30% procurement fees on retention products



We do not credit score but credit check



We offer Portfolio mortgages

We lend on interest only up to **50%** LTV on residential lending.

One applicant must earn a minimum income of £50,000 or a joint income of £80,000



We lend on Semi-Commercial properties up to 70% LTV



You can now request customer information and apply for rate switches using our online forms



We lend up to 95% LTV on new build houses & flats (min 1 bed)



We offer Limited Company Buy-to-Let mortgages



We can offer flexible underwriting and you can discuss cases with our Broker Sales team prior to submission



We accept gifted family deposits