








Professional mortgage *Product summary*

-  100% of validated income considered for **employed and self-employed**
-  Up to **6x LTI***
-  **Dedicated underwriters** experienced in managing complex incomes
-  **Multiple income streams** considered including retained profit
-  Earned income accepted up to age 80

Subject to affordability and min income of 40k for LTI above 4.5x



Professional Mortgage Product Summary


When it comes to the moments that matter, buying a house is up there. From first homes to forever homes we can help your professional client's realise their dream. We'll work with you to make things as simple and straightforward as possible and you can rest assured that dealing with complex income and providing stand out service are second nature to us. Get in touch today and talk to us about our Professional Mortgage.

2 Year Fixed Rate

5 Year Fixed Rate

Eligibility	Accountants, Actuaries, Architects, Barristers (including Barristers in Pupillage), Dentists, Chartered Engineers, Medical Doctors (including locums) Optometrists, Pharmacists, Solicitors, Chartered Surveyors, Vets, Teachers, Nurses, IFA's, Mortgage Advisers, Investment Bankers, Radiographers, Pilots, IT Consultants, Physiotherapists, Paramedics and Midwives	
Repayment type	Repayment or Interest only	
Loan To Value (LTV)	Maximum LTV of 90% for repayment and 75% for interest only	
Valuation Fees	Free up to £1m purchase price	
Loan to Income	6x up to 80% LTV; 5x up to 90% LTV*	
Maximum Loan	£1.5m up to 80% LTV £750k up to 90% LTV	
Minimum Property Value	£100,000	
Early Repayment Charges (ERCs)	Fixed Year 1 = 3% Year 2 = 3%	Fixed Year 1 = 5% Year 2 = 4% Year 3 = 3% Year 4 = 2% Year 5 = 1%
Age/term	From age 21 maximum terms to age 80 or retirement (whichever is soonest)	
* Subject to affordability & min income of 40k for above 4.5 LTI		

To review our current rates please visit hodgebank.co.uk/intermediaries

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 hodgebank.co.uk/intermediaries

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