



Dominic, age 28

Product: Professional Mortgage

Career: **Dentist associate**

Purpose: **Purchase a home**

Term: **35 years**

Loan: **£250,000**

Property Value: **£370,000**

Repayment Type: **Repayment (C&I)**

For the last eight months Dominic has been working as a self-employed dentist. After years of study and supervised practise, he was where he wanted to be on the career ladder. But not where he wanted to be on the property ladder. At 28, he was still living with his parents, saving a deposit towards buying his first home.

A beautiful townhouse brought a smile to his face, but he didn't want his complex income to cause him toothache! So Dominic's knowledgeable broker got in touch with a BDM at Hodge.

Our Professional mortgage is designed for newly qualified professionals like Dom. Having been in his current role for less than a year, he wasn't able to provide one year's figures. It wasn't an issue, using our reassuringly human approach to underwriting, we were happy to accept a day one reference from the practice principle confirming his current level of income.

Dominic's income was split between his NHS allocation of UDAs and his private gross income. We accept all validated regular income streams for employed and self-employed professionals so were able to consider multiple income for Dominic's application.

Dominic had saved a healthy deposit, so needed a 70% LTV. The Hodge Professional mortgage loans up to 6x income and up to 90% LTV so a high deposit isn't a must.

Our dedicated underwriters are experienced in managing complex income and the BDM gained a complete understanding of Dominic's situation. We were able to offer a mortgage to help him realise his property dream and support him in a moment that really mattered. From childhood bedroom to modern townhouse.

Speak to our team



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hodgebank.co.uk/intermediaries

This is a hypothetical example. It's not an indication of likely or possible benefits or what we think will happen in the future. It's not advice of a recommendation from us.

Hodge: Here's what you **need to know**

For more than 50 years, Hodge has helped our customers achieve their financial goals. We've honed our skills and knowledge in all things money, to ensure we create products and processes that work for you and your customers.

Over the years we've led the way in creating mortgage products to support the older than average borrower. In doing so, we've learned a lot about what consumers want, in the majority of cases that's flexibility from a lender who understands them and the life they lead.

But Hodge is not just for the older borrower, we just happen to be very good at getting to know specialist markets.

By designing products with your customers in mind, it not only allows them to focus on the things which matter to them, but equips you with the solutions to help them get there.

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Helping our customers achieve their financial goals for more than 50 years



Flexibility from a lender who understands your customers and the life they lead



Products designed with your customers in mind

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