The Criteria Corner

Top tips from the Paradigm Mortgage Helpdesk

Paradigm MORTGAGE SERVICES

Our mini newsletter is designed to give you insights into the topics we see frequently on the Mortgage Helpdesk. We aim to provide you with some great hints and tips which will help you with future cases.

If you think we may be able to assist with your next case, please don't hesitate to get in touch!

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Self-Employed Applicants

Self-employed enquiries to the Mortgage Helpdesk rose by **42.9%** in September 2026 compared with August, making up **5.5% of all enquiries**.

With more self-employed clients coming through the door, knowing which lenders will flex on their criteria can make all the difference. In this Criteria Corner, we look at self-employed income and touch on evidence of income and highlight the lenders that will consider options that could help you place your next self-employed case.

Minimum Time Trading

Generally, lenders like to see two years' trading; however, there are a number that will consider one year's trading. It is important to highlight that this can reduce the loan to value and in most cases a lender may want to see previous industry experience and may request projections. Each lender will have their own policy and in some instances specific products, you should speak to the lender direct:

Accord, Afin Bank, Aldermore, Beverley BS, Bluestone, Dudley BS, Family BS, Foundation, Furness BS, Gen H, Halifax, Harpenden BS, H&R, HSBC, Kensington, LendInvest, Livemore, Mansfield BS, Market Harborough BS, Marsden BS, Monmouthshire BS, Newcastle BS, Pepper Money, Precise, Saffron BS, Suffolk BS, Swansea BS, The Loughborough BS, The Mortgage Lender, Together, Vernon BS, Vida Homeloans, West One.





Top Tip! Visit our CPD Academy to log your CPD from reading this Criteria Corner and to find out more from our lenders in the 'Activities' section.





Net Profit Before Corporation Tax

A numbers of lenders will consider net profits before corporation tax these are:

Furness BS, Metro Bank, Newcastle BS, Swansea BS, The Mortgage Lender.



Using a Projection as the Latest Year's Figures

On a referral basis, the following lenders can consider this scenario:

Afin Bank, Beverley BS, Chorley BS, Family BS, Harpenden BS, Hodge, H&R, Loughborough BS, Market Harborough BS, Newbury BS, Penrith BS, Perenna, Principality BS, Progressive (Northern Ireland), Scottish BS (Scotland), Suffolk BS, Swansea BS, Tipton & Coseley BS, Together, United Trust Bank and Vernon BS.



Accountant's Certificate for Limited Companies

There are a range of lenders that will consider an Accountant's Certificates as evidence. These lenders are:

Accord, Afin Bank, Chorley BS, Coventry BS, Ecology BS, Foundation, Gatehouse Bank (Ex-pats and International clients), Hanley BS, Harpenden BS, Leek BS, Market Harborough BS, Nationwide, Newcastle BS, Nottingham BS, Santander, Skipton for Intermediaries, Together, TSB, Vernon BS, Vida Homeloans.

As always, please note that lenders criteria change regularly, so it is always prudent to double-check with a lender before submitting an application. The lenders listed are based on findings at the time of research and may not include every option available. Advisers are encouraged to **sense-check criteria prior to submission** and speak to the Mortgage Helpdesk where placement is unclear.



Do you have a suggestion for a topic? **Email** us!
We would love to hear from you. If you have any questions, suggestions or comments, we are all ears!

Paradigm
MORTGAGE SERVICES

Introducing the

Complex Buy-to-Let Collective Inbox



- SPV and limited company purchases
- Portfolio landlords
- House in Multiple Occupation's
- Multi-unit freehold blocks
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- Complex ownership structures and specialist scenarios

Got a complex case?

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