

# THE CRITERIA CORNER

## Top tips from the Mortgage Helpdesk



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### Welcome back to The Criteria Corner!

The Criteria Corner is our mini newsletter designed to give you a brief insight 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!

In the past few months, our helpdesk has seen an increase in enquiries for expatriate ('expat') clients, so to aid you with these cases we have pulled together our most frequently asked questions



#### Who can consider a residential mortgage for an expat?

HSBC, Dudley BS, Marsden BS, Market Harborough BS, Family BS, Newbury BS and Suffolk BS.



#### Which Lenders do not require the applicant to have a credit profile in the UK?

Darlington BS, Gatehouse Bank, Market Harborough BS, Octopus Real Estate and Suffolk BS.



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As always, we must advise that criteria does regularly change and therefore it is always prudent to double check with a Lender prior to submitting an application. Lenders provided are based on findings at the time of research, and may not include every option available.



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## Who can consider topslicing for an expat?

Marsden BS, Saffron BS (minimum income £100k), Newbury BS, Market Harborough BS and Dudley BS\*.

\*Entirely from personal affordability or subject property rent, not a mix of both.



## OCTOBER EVENTS

S	M	T	W	T	F	S
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5TH OCTOBER: BUY TO LET WEBINAR

10TH OCTOBER: SURREY/COBHAM MORTGAGE & PROTECTION

16TH OCTOBER: ESSENTIAL SKILLS £99+VAT

17TH OCTOBER: LONDON MORTGAGE & PROTECTION

18TH OCTOBER: DURHAM MORTGAGE & PROTECTION

19TH OCTOBER: BUILDING SOCIETIES WEBINAR

25TH OCTOBER: BELFAST MORTGAGE & PROTECTION

31ST OCTOBER: MARKET UPDATE WEBINAR



## HOT TOPICS



### Who can consider expats residing in Europe?

Beverley BS, Cambridge BS, Castle Trust Bank, Darlington BS, Dudley BS, Gatehouse Bank, Keystone, Octopus Real Estate, Quantum Mortgages, Saffron BS, Suffolk BS, Foundation Home Loans, The Mortgage Lender, Vida Homeloans and West One.

### Which Lenders will allow a holiday let for an expat?

Foundation Home Loans, Buckinghamshire BS, West One, Suffolk BS, Quantum Mortgages, Octopus Real Estate, Newbury BS, Market Harborough BS, Mansfield BS, Keystone, Dudley BS and Cambridge BS.

### Which Lenders will consider most countries around the world?

Providing the country has no sanctions held on them, Dudley BS, Saffron BS, Castle Trust Bank, Octopus Real Estate and Gatehouse Bank have very large lists of acceptable countries.

Quantum Mortgages will lend to any countries with a Basel score lower than 6, while Foundation Home Loans will consider the top 60 countries on the CPI index. For a current list of countries with financial sanctions, you can see this here.

## Unsure which Lenders may consider your case?

Save time by contacting the Mortgage Helpdesk with your complex cases.

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