

Our team are experienced in dealing with applicants with irregular or impaired credit histories.

### Highlights:

- Our products cater for applicants who have an imperfect credit history, including County Court Judgements, arrears on secured or unsecured lending, defaults, or Individual Voluntary Arrangements/bankruptcy
- We have devised a simple and effective approach to assessing applicant affordability
- Most of the demographic data we use to assess affordability is electronically obtained
- This key information allows brokers to spend less time inputting data
- All applications are credit scored

### Key Criteria:

#### Customer

Applicants	Min age 21, max 80 (at the end of the term)
Maximum number of applicant	2
Minimum gross income (primary applicant)	£15,000 per annum
First time buyers	Allowed – up to maximum 80% LTV

Impaired Credit:		Products 1-3	Products 4-6	Products 7-9
CCJs		0 in 36 months	< £500 in 36 months	0 in 3 months, 2 in 24 months (£1.5k in last 12 months, max £3k in 36 months)
Secured lending	Arrears (Worst status) No missed payments in last 6 months	1 in 24 months	2 in 24 months	2 in 12 months 3 in 24 months
	Defaults	0 in 24 months	0 in 24 months	0 in 24 months
Unsecured lending	Arrears (Worst status)	1 in 24 months	2 in 24 months	Based on Credit Score
	Defaults	0 in 24 months	0 in 24 months	0 in last 6 months, 3 in 24 months (max £1.5k in last 12 months)
IVA (max 75% LTV)		None allowed	Satisfied more than 36 months ago Clean profile in last 36 months	Satisfied more than 36 months ago Clean profile in last 36 months
Bankruptcy (max 75% LTV)		None allowed	None allowed	Discharged more than 36 months ago Clean profile in last 36 months
Payday loans		None in the last 12 months	None in the last 12 months	None in the last 12 months

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