

Complex Lending Criteria

Income	
Max LTI sole (income multiples)	Over 5.5x
Max LTI joint	Over 5.0x
Income types	
Commission	100%
Investment	100%
Irregular overtime	100%
Large Town Allowance	100%
Regular Bonus	100%
Regular Overtime	100%
Rent Allowance	100%
Employment	
In probationary period	Yes
Minimum time self employed	12 months
Minimum time contract worker	12 months
Use projected income/earnings	Yes
Property	
Acreage	10 or more
Restrictive covenants	Yes
Listed building	Yes
S106	Yes
Non-standard construction	Yes
Multiple dwellings on same title	Yes

Please note: This list is not exhaustive. We may also consider applicants who fall outside the criteria outlined above. For further information or to discuss a case, please contact our team at intermediaries@thevernon.co.uk or call **0161 429 4327**.

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