

RESIDENTIAL MORTGAGES

SELF-EMPLOYED

Increasingly flexible working practices mean more people than ever are choosing to be self-employed rather than work the traditional 9-5 for a big corporate. But with the flexibility of working for yourself comes a more challenging mortgage environment, as your income may be more unpredictable.

If you are recently self-employed, so don't have much of a track record of earnings, a contract worker or a small business owner with retained profits in the business, you may not tick all the boxes when it comes to automated credit scoring, reducing the range of deals available to you. Another issue self-employed applicants often face is that their accountant – entirely within the rules - works to keep their tax to a minimum, which means their earnings are played down on their self-assessment return.

As with employed applicants, affordability is crucial but this can be harder to prove, with more in-depth information surrounding income and expenditure. SPF Private Clients is helping more self-employed clients than ever find a mortgage. We can save you money and time, both of which are precious commodities when you are self-employed.

Our hugely experienced advisers are on hand to guide you through the process and recommend the most competitive product to suit your needs. We have access to a wide variety of mortgages and have many years experience helping self-employed clients find the perfect solution for their mortgage requirements.

As one of the UK's leading mortgage brokers, we also have access to products that many other brokers do not have and which are not accessible directly from the lender. The advantage of taking out a mortgage through us is that we know which lenders are particularly good for self-employed borrowers so you won't waste your time applying to lenders who simply won't take your circumstances into account.

Our experienced advisers are on hand to guide you through the process, recommending the best product and rate to suit your needs after comparing all suitable options for the self-employed. You will get expert advice and support throughout the process as we take time to get to know you and really understand your circumstances and needs before recommending the appropriate option.

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SPF

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. A fee of up to 1% of the loan amount is payable. For example, if we arrange a loan of £100,000 the fee could be £1,000. The exact fee charged will depend on the amount of work undertaken.



SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA).
The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.