

Real Mortgages for Real People

Putting real people at the heart of our criteria and product options means our residential mortgage range can support even more borrowers, even when life isn't straight forward.



West One are committed to being the go-to lender for specialist residential mortgages, including Shared Ownership & Right to Buy. Adopting a 'reasons to lend' approach to every case, and actively looking for ways to support borrowers with our innovative products and criteria

Our easy-to-understand products and criteria have been designed with 'real-life' in mind, taking into account various financial issues that affect borrowers, including CCJs, defaults, and missed payments on secured & unsecured credit.

Dedicated case management via a single case-owner that you have direct access to throughout the process, with human underwriting driving the lending decision on all cases as opposed to credit scoring.

Register Now



Call **0333 123 4556** or email brokersupport@westoneloans.co.uk

Reasons to choose Residential Mortgage with West One

A unique approach to affordability, loan terms up to age 85, self employed borrowers with only one year's trading history, or someone looking to remortgage to consolidate existing debts. West One could provide the solution.

Flexible approach to affordability & income

- ✔ LTI's in excess of 5x available via our "LTI Boost" option – including FTB's
- ✔ Maximum LTV 90% including capital raising for debt consolidation and tax bills. Business purposes considered by referral
- ✔ Up to 100% of variable income such as commission, overtime, bonuses and second jobs used for affordability
- ✔ Automated I & E to streamline affordability decisioning at DIP stage
- ✔ No maximum debt-to-income ratio
- ✔ Full personal bank statements not required
- ✔ Extra income from background BTL's & also "work or child related" benefits considered
- ✔ Maximum age of 85 at end of term & maximum term of 40 years
- ✔ Affordability usually based on latest years SA302
- ✔ Interest Only available up to 75% LTV and IO payment used for affordability

How we approach real-life borrowers

- ✔ No credit scoring, each case is assessed on its own merits
- ✔ Shared Ownership - Up to 100% of the share purchase value subject to a maximum of 75% OMV
- ✔ Right to Buy - Includes option for ex-council flats
- ✔ Unsatisfied defaults & CCJ's less than £500 each ignored
- ✔ Unsatisfied defaults & CCJ's of more than £500 can be considered – see [product guide](#) for more details
- ✔ Utility & comms accounts ignored even if defaulted (all products)
- ✔ Late mortgage payments made within 30 days can be considered
- ✔ Missed/late unsecured credit payments accepted
- ✔ Current/recent DMP's accepted on standard products
- ✔ Fast Track re-mortgage legals via our dedicated in – house Lawyers on loans up to £750,000
- ✔ Lend in England, Wales & Scotland
- ✔ AVM's & Drive By's available up for loan sizes £300,000 up to 70% LTV
- ✔ Skilled Worker Visa's/Health & Care Visa's/UK Ancestry Visa's/EEA Nationals considered up to 90% LTV
- ✔ Employed applicants in probation considered
- ✔ We can use the lower of the applicants stated retirement age or age 75 (where plausible)

Credit Profile Eligibility

| Range | Secured Arrears | Satisfied CCJ's | Satisfied Default's | Unsatisfied CCJ's | Unsatisfied Defaults | Unsecured arrears (balances over £500) |
|--|--|---|-------------------------------|---|----------------------|---|
| Prime Plus - Higher LTV Plan (up to 90% LTV) | 0 in last 12 months (1 in 24) and up to date | 0 in last 24 months over £500 | 0 in last 24 months over £500 | 0 in last 24 months over £500 | | Highest of 1 in the last 12 months on each line of unsecured credit and up to date |
| Prime Plus Core/Prime LTI Boost/ Right to Buy/Shared Ownership | 0 in last 12 months and up to date | Satisfied CCJS on prime plus core 0 in the last 12 months over £500 | | 0 in last 24 months over £500 | | Highest of 2 in the last 12 months on each line of unsecured credit and up to date |
| Prime Core / Prime LTI Boost | 0 in last 12 months | Ignored for plan assessment purposes | | 0 in last 12 months over £500 | | Accepted subject to outstanding arrears being cleared directly from the mortgage proceeds |
| Near Prime | 1 in last 12 months (0 in the last 3) | Ignored for plan assessment purposes | | 1 unsatisfied up to £1250 within the last 12 months | | Accepted |