

No Deposit. Broker Checklist.

Assess Client Suitability

- ☐ Is the property a main residential house?
- ☐ Minimum household income of £24k?
- ☐ Loan under £600k?
- ☐ Within max. 4.49x income cap?

Have 'the chat'

- ☐ Affordability tested using April's **AffordAbility+ Calculator**
- ☐ Negative Equity risks clearly explained
- ☐ Client circumstances understood
- ☐ Mortgage options discussed

Explain the April difference

- ☐ Fixed rates reduce automatically as LTV drops
- ☐ Unlimited overpayments allowed
- ☐ No ERCs when moving or repaying from own funds
- ☐ Dedicated support throughout the mortgage term

Document your advice

- ☐ Confirm the client fully understands risks and benefits
- ☐ Keep clear records of the discussion and recommendation

Need a hand? Call us on 0333 456 0333

AprilMortgages.co.uk/Broker/No-Deposit