For FCA Authorised Intermediaries only.

JBSP+

expand their circle.
shared support, clearly defined.

1 Owner. 3 Supporters. 4 Incomes.

- Up to 100% LTV on 10- and 15-year fixed rates (95% on 5-year fixes)
- Up to 4 applicants with all incomes considered for affordability
- No need for gifted deposits or joint ownership; family, partners or friends can support (separate households welcome)
- One owner, simple ownership (supporters don't go on the property deeds)
- Support can step away later (subject to affordability)
- Independent legal advice required for all supporters

0333 456 0333

AprilMortgages.co.uk/Broker/JBSP-Plus

april

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Key Features

Owner(s)

- Main Residential House Purchase and Remortgage (we don't lend on Buy to Let)
- Up to 3 owners. Max. age 75 at application, 80 at end of mortgage
- Future Consent-to-Let is not available on this product

Supporter(s)

- Up to 3 supporters (family, friends or partners)
- Max. age 75 at application, no maximum at end of mortgage
- Not party to the property deeds
- Independent legal advice required

Income

- Max. LTI: 4.49x
- £24k minimum household income
- Employed: full or part-time
- 80% of Bonus, Overtime & Commission income - subject to max. 50% of basic pay
- Self-employed: lower of recent year's income or average of the last 2 years (and trading for 2 years)
- Pension: occupational, private or state
- Benefits: consistent and continuing, only as an additional income
- Court mandated payments

Property

- Property in England or Wales valued between £75k and £2m (£2.5m in Greater London)
- New Build now available up to 90% LTV on houses and flats

Loan

- Up to 100% LTV on 10- and 15-year fixed terms; 95% LTV on 5-year fixed term
- Loans between £50k and £1m up to 40 years
- LTV limits in line with our standard criteria

Credit History

- No CCJs or Defaults registered in the last 36 months. CCJs totalling up to £500 and Defaults totalling up to £200 where registered in the last 36 months can be ignored if satisfied
- Secured loans: No defaults. No arrears in the last 36 months
- Unsecured loans: no arrears in the last 12 months and no payday loans in the last 36 months
- No IVAs, DMPs, bankruptcies or previous repossessions

Early Repayment Charges

- No ERCs when moving house, overpaying lump sums or redeeming in full using own funds
- If refinancing / remortgaging these charges apply:

Product	ERCs
5 Year	5%, 4%, 3%, 2%, 1%
10 Year	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
15 Year	9%, 9%, 9%, 9%, 9%, 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

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