

Complex lending doesn't need to be complicated.

At Magellan, we understand that life is complicated. It's natural to try and simplify borrower circumstances, to tidy everything up with restrictive credit scoring – but reality just doesn't work like that. There's more to every situation than ticks in boxes and that's why we guarantee 100% manual underwriting on every single case. No credit scoring in sight.

For your clients who may struggle to obtain a high-street mortgage, whether it's because of a poor credit score, becoming recently self-employed, affordability restrictions or a less than perfect credit history, Magellan have a range of products to help.

Magellan's innovative product ranges can accommodate borrowers:

- With a credit score decline who would benefit from a flexible underwriting approach, including self-employed borrowers with a 12 months trading record;
- Who have historic or recent CCJ's or defaults registered against them;
- Are currently in or have recently been discharged from a Debt Management Plan or IVA;
- Who are limited by the traditional high street income multiples and affordability calculators;
- With a complex employment status including zero hours, agency and fixed-term contracts;
- Benefiting from family provided undervalue sales and gifted deposits.

The product ranges offer:

- Online DIP and Full Mortgage Application;
- Up to 85% LTV;
- Rates starting at 2.96%;
- 2 and 3 years fixed rates;
- Variable rates with No ERC's;
- Exclusive Fees-Assisted products available.

Find your local Regional Sales Manager [here](#) - for new or existing business, make our network of experienced managers your first contact point.

Benefit from using the Magellan Hub, the online mortgage portal providing intermediaries an end to end solution. [Register here today](#).

Alternatively, you can speak to one of our friendly and knowledgeable team at the mortgage desk about any of our mortgage products and services on: **01992 568 815**