



NEWS IN BRIEF - 14/9/2009

Remember the optimism of our last update? Well we don't mind admitting it's a little tempered this time around! Those green shoots we were all on the look out for may not have been killed off but their progress has certainly stuttered a little. HOWEVER we have a genuinely exciting mortgage product to tell you about so please read on it could be very profitable!

Don't forget we have an extensive panel of mortgage, secured loan, commercial and short term bridging lenders including our own specialist in-house funding for those second charge bridges. All status considered.

Good News

BEACON HOMELOANS

A genuine NON conforming mortgage product with the following unique criteria :

True self certification Up
to 80% LTV
All Defaults
Ignored
CCJ's (over 3 years old)
Ignored
Bankruptcy (discharged over 3 yrs)
Considered
IVA's (satisfied over 3 yrs)
Considered
Outstanding CCJ's up to £500
Allowed
1 mortgage arrear in the last 12
Allowed

These criteria also apply for BTL's!

AND rates start from just 3.75% (3% over LIBOR tracker for life)

All products are available without any credit scoring!

If that's not enough just remember we are happy to handle all the compliance, customer contact AND pay you the majority of Earnings.

Prefer a secured loan?

LINK LENDING

LTV's up to 80%

Up to 5 adverse units allowed (including 2 months current mortgage arrears)

CCJ's / Defaults up to £300 AND those registered over 2 years ago, IGNORED

UP TO 45% debt to income ratio available, considerably more generous than many first mortgage lender multiples!

AND we still pay YOU the majority of total earnings!

Still not satisfied?

FANCY A BRIDGE?

LTV's up to 70%

Unlimited adverse considered

1st and 2ND charge lending up to £500000 (from just £10000)

Rates from 1.25% month

These are NOT closed bridges, any reasonable exit strategy considered.

AND guess what? We pay the majority of all earnings to YOU!

Need more details? CALL US!

Not So Good News

No major news to report! Things are still tough and it's reasonable to expect no major change this side of Christmas. Bad news is if you haven't lowered your golf handicap in the last 12 months you are never likely to do so!!



Other News

Some estimates suggest up to 25% of F.S.A. authorised firms may reconsider their status at the next renewal. If you are considering this don't forget we have specific arrangements allowing 'introduction only' on which we still pay the majority of all earnings to you! Details available on request.

[Click here to visit our website DIP/Application Forms online at:
http://www.blueskymortgages.co.uk/introducer_resources.htm](http://www.blueskymortgages.co.uk/introducer_resources.htm)

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