



## ***NEWS IN BRIEF - 19/5/2009***

Welcome to our latest update and apologies for the time elapsed since our last however our I.T. expert decided to take a 5 week holiday to New Zealand, lucky sod!

Anyway this protracted gap has at least allowed us to bring you genuine breaking news!! Apparently, we have this on good authority; our parliamentarians are less than honest! This follows hot of the press; the pope is catholic, fish like to swim and three McDonalds a day make you fat!

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### **Good News**

#### **SECURED LOANS**

Continuing our theme of highlighting lenders criteria, and following a modest relaxing of terms, we are delighted to bring you Hurstanger, a small niche lender. Key criteria are as follows:

LTV'S up to 65% employed and 50% self employed

Genuine Self certification for self employed.

Most incomes including private/state pension, benefits and child maintenance considered.

NO maximum age on application

Only basic public information search required (no C.A.I.S). All adverse sympathetically considered although client must demonstrate a regular recent mortgage payment history.

Flexible D.T.I.R. takes account of client's income/outgoings. The client simply has to demonstrate the ability to repay.

No min/max property value.

Min loan £2,000 Max loan £10,000 (inc of fees)

Valuation / B.S.Q. not always required.

Rates from just 8% flat

Earn up to 10% of the loan advance!

In the current climate, as with all lenders, each case is subject to individual underwriting and as such the above is to be treated as a guide rather than firm parameters. We at Blue Sky have a long and detailed knowledge of exactly what this lender expects so if in doubt, as always, call for further details.

## **Not So Good News**

Thankfully the tide of bad news which has engulfed us for the last 18 months does seem in part to be abating so this time around were going to be positive and say there is NO bad news (we do of course stand to be corrected).

## Other News

Some estimates suggest upto 25% of F.S.A authorised firms may reconsider there 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](http://www.blueskymortgages.co.uk/introducer_resources.htm)

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