

# COMMON SENSE LENDING IT'S IN EVERYTHING WE DO

## Income Flexibility - New Partner in a GP Practice




For intermediary use only

### Background

- First-time buyer application at 85% LTV, for a new partner in a GP Practice
- Applicant was employed in the practice for the last 2 years earning £80,000 pa and was made a partner a month before application
- Earnings were going to rise and for affordability we required the new partner income

### What did we do?

- We were able to take a view on this as the partnership had been trading for several years and the client was replacing a retiring Partner
- It was common sense for the underwriter to use the new income with evidence of the Partner agreement and information from the practice accountant

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