

**Accountants / Book keepers
Self employed**

Mr Sample
Sample Accountants/Bookkeepers
Address
Postcode

Date

Dear Mr Sample,

Re: Mortgages for the self-employed - helping you to deliver an improved service, cementing client relationships and enhancing your fee income.

You may already be aware your self-employed clients can often be treated less than fairly by conventional high street mortgage lenders. For example your advice may be to minimise their income for tax purposes which can severely limit the level of mortgage advance available for either home purchase or capital raising.

I am pleased to say that I am now able to offer you a much fairer solution which allows your clients to extend their borrowing with no need to supply proof of income. Instead of using inflexible criteria, your clients application is based entirely on self certification - that is your clients assessment of their true income.

In addition to the above should you have clients whereby you are currently preparing the first year accounts they can still qualify for a mortgage by providing a 10% deposit. Furthermore if your clients have at least 20% equity in their property even with severe credit problems such as mortgage arrears or outstanding county court judgements they can still capital raise with less than 12 months trading history for the following purposes:

- * settling high interest borrowings such as business development loans
- * venture capital
- * business finance (i.e. purchase of plant & machinery, computer equipment etc.)
- * school fees, home improvements or that holiday of a lifetime

I am sure you will agree that this new more flexible approach to mortgages is a breath of fresh air for the self-employed. I will be contacting you shortly to discuss this and any other opportunities that may arise in the future.

Yours sincerely

XY
XYZ TITLE