

## Business Enterprise Agencies

Mr Sample  
Sample BEA  
Address  
Post Code

Date

Dear Mr Sample,

### **Re: Mortgages for the recently self-employed**

You may already be aware self-employed clients can often be treated less than fairly by conventional high street mortgage lenders. I am pleased to say that I am now able to offer you a much fairer solution which allows your clients to borrow with **less than one** months trading history with no need to supply proof of income. Instead of using inflexible criteria, your client's application is based entirely on **self-certification** - that is your client's assessment of their true level of anticipated income.

Furthermore, providing your clients have at least **10% equity** in their property , even with severe credit problems such as mortgage arrears or outstanding county court judgements, they can still capital raise for the following purposes:

- \* **venture capital**
- \* **business finance ( i.e. Purchase of plant and machinery, computer equipment etc. )**
- \* **settling high interest borrowings such as business development loans**

I am sure you will agree that this new, more flexible approach to mortgages is a breath of fresh air for the recently 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