

# Packager exclusive: Debt consolidation and credit issues for over 50s

**Introducing LiveMore: Your go-to lender for borrowers aged 50 - 90 plus**

LiveMore is the go-to lender for borrowers aged 50 to 90 plus. With the broadest range of products in the later life market, built around the needs of older borrowers, we can help to find the right solution for your clients.

## Why LiveMore?

For clients over 50, LiveMore offer:

More affordability	More property	More products
<p>LiveMore accepts a broad range of income types and assets to maximise your client's borrowing. We consider SIPP pensions, overseas pensions, dividend income and gross rental income</p>	<p>Our broad property criteria is great for clients in unusual homes. We consider non-standard construction, near to commercial and more</p>	<p>We are the only lender that offers every type of repayment option for borrowers over 50. From capital repayment, to interest only through to lifetime mortgage (equity release)</p>



## Exclusive products for packagers

We're excited to offer two products, exclusively for packagers, designed to help clients over 50 who have blemishes on the credit record or want to consolidate debt.

Packager exclusives are currently priced the same as the standard product range giving your customers access to enhanced criteria at no additional cost.

	<b>LiveMore 1</b>	<b>LiveMore 2</b>	<b>LiveMore 3 Plus</b>	<b>LiveMore 4 Plus</b>
<b>Max Product LTV</b>	RIO: 75% Standard IO: 70% Standard C&I: 70%	RIO: 75% Standard IO: 70% Standard C&I: 85%	RIO: 75% Standard IO: 70% Standard C&I: 85%	RIO: 60% Standard IO: 60% Standard C&I: 60%
<b>Max Loan amount</b>	£1m	£1m	£1m	£500,000
<b>Debt Consolidation</b>	None	Up to £10,000	100% debt consolidation*	100% Debt consolidation (max 50% LTV)*
<b>Mortgage Arrears</b>	None	None	Worst Status 1 in last 36 Months (0 missed payments in last 6)	Worst Status 3 in last 36 Months (0 missed payments in last 6)
<b>UnSecured Arrears</b>	None	None	Worst Status 2 in last 36 Months (1 missed payment in last 6)	Worst Status 4 in last 36 Months (1 missed payment in last 6)*
<b>CCJ / Defaults</b>	None	None	CCJ <£500 in last 3 years (Satisfied). No unsatisfied accepted	CCJ <£2,500 in last 3 years (Satisfied). No unsatisfied accepted*
<b>Bankruptcy / IVA</b>	None in the last 6 years. For cases where the event is greater than 6 years, the Bankruptcy / IVA must be satisfied	None	None	None
<b>Debt Management Plan</b>	None	None	None	Satisfied for 3 Years. No unsatisfied accepted

\*Exclusive criteria for Packagers are highlighted in yellow

Please refer to the main Product Guide for rates: LiveMore 3 rates for LiveMore 3 Plus; LiveMore 4 rates for LiveMore 4 Plus. Note Packagers also benefit from a £795 product fee on the Fee Range (instead of £995).

## We're here to help

You will need to apply through packagers as these products are not available directly. However, we pride ourselves on our service, so if you need us we're just an email or phone call away.

### Call

**01403 272625**

### Email

**info@impactsf.co.uk**

For intermediaries only

**LiveMore** 

[www.livemoremortgages.com](http://www.livemoremortgages.com)