

EXPERT TIPS ON Managing a Mortgage without a Job



01

LOOK FOR SPECIALIST BUY- TO-LET LENDERS

These lenders are typically more flexible when it comes to job requirements.

02

HAVE A STRONG DEPOSIT SAVED UP

The larger your deposit, the better your chances of being approved for a mortgage.



03

HAVE A GOOD CREDIT HISTORY

Having a good credit history is crucial when applying for a buy-to-let mortgage without a job.



04

FIND A GUARANTOR

A family member or friend who agrees to cover your mortgage payments if you're unable to do so.



05

SAVE FOR A LARGER DOWN PAYMENT

Lenders will be more likely to approve your loan by putting down more money upfront.



06

SPEAK TO A MORTGAGE BROKER

Because they'll have a better understanding of the market and may be able to help you find a lender that's willing to work with you.

