Dent & Cook

Mortgage and Protection

Self-Employed Mortgage Guide

Mortgages Made for the Self-Employed

Being your own boss shouldn't mean being shut out of the mortgage market. At Dent & Cook, we specialise in helping self-employed individuals secure mortgage solutions that work with the way they earn.

Whether you're a sole trader, limited company director, freelancer or contractor, this guide will walk you through the process so you can move forward with confidence.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

01 Speak with a Self-Employed Mortgage Expert

Getting started is simple. Call us directly or click the icon on our Self-Employed service page to book your free consultation. We'll talk through your business structure, income sources, and long-term plans.

We'll also give you a checklist of documents we'll need to assess your affordability and match you with the right lender.

02 Understand Your Income Profile

Every self-employed applicant is different. We'll help you understand how lenders assess your income, which can include:

- Average profit over 1-3 years (sole traders)
- Salary and dividends (company directors)
- Day rates or contracts (contractors)
- Retained profits (in some cases)

We'll explain what you can borrow and which lenders are most flexible with your income type.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

03 Get a Decision in Principle (DIP)

We'll obtain a Decision in Principle based on your unique self-employed income. This shows you're a serious buyer and gives you confidence when house-hunting or making an offer.

We make sure your DIP is realistic and based on accurate figures to avoid issues later in the process.

04 Mortgage Recommendation

Once we've reviewed your financials and goals, we'll present a mortgage recommendation tailored to you. This will include:

- Your borrowing amount and deposit
- Repayment structure (repayment or interest-only)
- Interest rates and fees
- Monthly payment estimate

We'll also flag any lender-specific requirements, such as additional documentation or minimum trading history.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

05 Submit Your Application

When you're happy to proceed, we'll gather the final documents and submit your full mortgage application. You will need depending on your circumstances:

- 1-3 years of SA302s or tax calculations
- Accountant-signed accounts
- Business bank statements
- ID and proof of address
- Proof of deposit

We'll manage the entire application and keep you informed throughout.

06 Mortgage Offer & Completion

Once your application is approved, you'll receive a formal mortgage offer. We'll talk you through the details to ensure everything's correct.

Your solicitor or conveyancer will handle the legal work, including:

- Property searches
- Contracts and legal checks
- Arranging exchange and completion

We remain involved until the day you complete.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Ready to Begin?

Dent & Cook is here to guide you with clarity, care, and confidence.

Book your free, no-obligation consultation today.

Click the icon at the top of the Self-Employed service page or visit www.dentandcook.co.uk

Prefer to speak to someone?

Call us on 01482298219 or email enquiries@dentandcook.co.uk and a member of our team will be happy to help.

Thomas Dent T/A Dent and Cook is an Appointed Representative of Stonebridge Mortgage Solutions Ltd, which is authorised and regulated by the Financial Conduct Authority

Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for arranging your mortgage. The precise amount will be disclosed on your initial appointment as it is dependant on your circumstances. Our typical fee is £495.