



**John and Helen are both sole traders. They were looking to remortgage their home and wanted to borrow £400,000.**

John is an international speaker and Helen is a business consultant. Their incomes have increased gradually year on year.

Other lenders would take an average of the last two years figures for affordability, but we use the latest year unless there's a substantial difference between the two.



**There wasn't a significant increase between the latest years self employed income and the year before, but it was enough to make a difference to their mortgageable income.**