

MAGELLAN

HOMELOANS

SUBMISSION GUIDE

TURN YOUR DECLINES INTO COMPLETIONS

December 2017

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GUIDANCE TO OUR SUBMISSION PROCESS

1. **Check the affordability calculator on the Magellan website to confirm the maximum loan amount we can offer based on the applicants net income**

TIP

See page 6 for more info on using the Magellan Affordability Calculator

2. **Login to the Magellan Hub**

Login using your Magellan Hub user name and password, if you have forgotten your password please follow the forgotten password link on the Magellan Hub login page

TIP

Registration of broker
If the firm is not already on the Magellan approved distribution register they will need to submit a registration application via the link below:
magellanhomeloans.co.uk/register

3. **Submit a DIP**

- On your Magellan Hub home page click on the 'New Residential Application' and complete all required mandatory fields of the Decision in Principle Application pages
- Select the applicants chosen product
- Submit the DIP


Following DIP submission we will complete a full review of the DIP information and complete a soft footprint credit search on all applicants using all declared addresses and linked addresses. You will receive an email DIP response within 24 hours of submitting the DIP.

You will receive an email notification that a decision has been made on the DIP, please then log into the Magellan Hub to review the decision on the Case Summary page. This will provide the details of the loan amount we can offer, being the loan amount requested or the maximum loan we can offer if less than required. Here you can also retrieve the ESIS.

TIP

Please ensure accurate full dates are provided for the Adverse Credit Explanation (ACE), DMP, IVA & Bankruptcy within the Credit Profile page of the Magellan Hub

4. **If your clients wish to proceed to a Full Mortgage Application:**

- To review the documentation required from the applicant to proceed to full application within the Case Summary page click 'Create Application'.
- In the Case Summary page a list of documents required will be displayed, to find out more details about the document use the  button next to the required document.
- Navigate through the screens of the application in order to complete all required mandatory fields.
- Upload all required documents, including the Direct Debit Mandate and Signed Declaration (the original Declaration is to be forwarded by post to: Magellan Homeloans, Ashcombe House, 5 The Crescent, Leatherhead, KT22 8DY). See page 7 for details of our documentation requirements.
- Click 'Submit Application'

TIP

MAGELLAN APPLICATION PRIORITY SERVICE
Ensure your applications get our priority service by including affordability supporting documents, i.e. bank statements and evidence of income

Affordability Calculator

Get a more accurate affordability calculation and ensure your clients' requested loan amount meets our debt to income requirements, by taking into account your client's financial circumstance, and any non-mortgage debt installments that will remain.

Always use our affordability calculator: <http://www.magellanhomeloans.co.uk/affordability>

Affordability – Income Calculation	Gross Annual Income	Calculating Net Income – Deductions to be made to gross income	Minimum Term
Employed Income – permanent / contractor	100% basic income 50% of non-guaranteed overtime / bonus or commission Where income is variable the lower of an average of the last 3 months or an average monthly YTD to be used 100% of regular contracted shift allowance can be used	Income Tax National Insurance Pension deductions Childcare Vouchers Union payments Loans repayments (including student loans)	3 months in current employment .At least 12 months history to be completed on the application form
Self-employed: / LLP Limited Company	Applicants share of Net Profit + director salary	Income Tax National Insurance Dividend Tax (if NP taken as dividend of limited company shareholders)	Minimum 12 months trading
Self-employed: Sole Trader / Partnership / Contractor / Buy to Let	Applicants share of SA302 total income	Income Tax National Insurance	Minimum 12 months trading

Affordability - Income Calculation	Gross Annual Income	Calculating Net Income – Deductions to be made to gross income	Minimum Term
Long Term Child related State Benefits	Working Tax Credits / Child Tax Credits / Child benefit	No tax deductions made – Use gross figure TIP State benefits should not exceed 40% of the total income used in the affordability assessment	Remaining term of benefit must be at least 5 years i.e. can only be accepted for children under the age of 11 at application
Long Term State Benefits	Disability Allowance	No tax deductions made – Use gross figure TIP State benefits should not exceed 40% of the total income used in the affordability assessment	If Benefit is renewable please provide supporting rationale on the likelihood of the benefit being renewed
Pension income	Gross Pension Income	Income Tax TIP Tax calculated using current tax year tax tables. Visit magellanhomeloans.co.uk/Incometaxrates	

Self-Employed Income Assessment	Year-on-year profit Characteristics What income calculation can be used?		
	INCREASING / LEVEL	DECLINING	FLUCTUATING
Years Trading available			
1 year - business start up	Latest Year		
2 years	Latest year* OR Average of the last 2 years if increases are unsustainable	Latest year	N / A
3 years (where 1st year can be evidenced as start-up year)	Latest year* OR Average of the last 2 years if increases are unsustainable	Latest year	N / A
4 or more years	Latest year* OR Average of the last 3 years if increases are unsustainable	Latest year	Average of the last 3 years

* SUBJECT TO UNDERWRITER DISCRETION.

Affordability - Expenditure	Data Required for Online Affordability Calculator	Information required on Full Mortgage Application
Committed Expenditure	<p>Monthly instalments for all committed expenditure:</p> <ul style="list-style-type: none"> • Hire Purchase • Credit / Store Cards (5% of o / s balance) • Personal Loans • Catalogue (5% of o / s balance) • Debt Management Plans & IVA • Shortfall in any BTL mortgage payments where gross monthly rent doesn't cover 125% (for a basic rate tax payer) or 145% (for a higher rate tax payer) of the mortgage payment. 	<p>Details of all current liabilities are to be disclosed on the application form. Credit and store cards with zero balances are to be declared</p> <p>If liabilities are to be repaid prior or at completion, please provide details via a message on the source of funds to facilitate repayment. Any committed expenditure to remain after completion of Magellan mortgage is to be included on the expenditure page of the Dip/Application pages within the monthly expenditure - credit commitments section</p>
Basic monthly Expenditure		<p>All expenditure seen on the applicants bank statements that will continue after the Magellan Mortgage has completed will be included in the monthly expenditure section of the Dip/Application screens on the Magellan Hub</p> <p>If there are any unusually large credit, debits or short term / unsecured lending payments within the bank statements please provide commentary via a message on the Magellan Hub</p>

The affordability calculator is a guide to determine whether or not your client meets our affordability assessment but please remember each case will require a Decision in Principle and / or an initial underwrite to confirm affordability. Part of this assessment will be a more detailed examination of the applicant's expenditure.

Documentation

To benefit from the Magellan application priority service, ensure you submit your application with all of the documentation that will evidence affordability i.e. bank statements and evidence of income. Failure to do so may have a negative effect on the processing time of your application.

All documents should be uploaded on submission of a Full Mortgage Application and not sent in on an ad hoc basis.

Details of supporting documents required can be found on the Magellan Hub, following creation of a full application. The following guidance provides standard requirements for most applications, however; Underwriters reserve the right to request additional documentation including references. If an original document hasn't been requested please make a copy of the original and certify 'true copy of original' before sending.

Original copies of the following are required on all applications and should be posted to:

Magellan Homeloans, Ashcombe House
5 The Crescent, Leatherhead, Surrey
KT22 8DY

- Signed Application Declaration

Electronic certified copies of the following are acceptable and should be uploaded in the document section of the case summary page

- Proof of income
- Proof of ID
- Proof of address
- Latest 3 months personal / business bank statements
- Other supporting documents

Standard Documentation Requirements

Evidence Required

Mortgage Declaration
Direct Debit Mandate

Mortgage declaration to include case reference number and signed by all applicants

Standard Documentation Requirements	Evidence Required	Example Acceptable Documents
<p>Proof of ID:</p> <p>Minimum age 21 at application (25 for primary applicant on Credit Repair products). Maximum age 75 at term (Please refer to Lending past State Pension Age on page 13)</p> <p>Foreign National Applicants – certified evidence of permanent right to reside to be provided</p>	<p>Certified proof of applicants ID for each applicant, if the document holds a photo of the applicant then certification to include it is a true likeness of the applicant</p>	<ul style="list-style-type: none"> • Current Signed Passport • Current full or provisional UK photo driving licence • Benefit letter • EU residential permit issued by the Home office. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>TIP</p> <p>Please see Page 17 for a full list of acceptable documents</p> </div>
<p>Proof of Residency</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>TIP</p> <p>Note: if the application was conducted non face to face then an additional form of identification must be provided for all applicants.</p> </div>	<p>Certified evidence of proof of current residency not to be more than 3 months old</p>	<ul style="list-style-type: none"> • Utility Bill (less than 3 months old) • Current Local Authority Council tax bill (valid for current year) • Bank / Building society statement (less than 3 months old).

Proof of Mortgage Payments or Rent	Evidence Required
<p>Owner Occupied / Buy to Let</p>	<p>Latest 36 months mortgage statements if mortgage account is not shown on Credit File</p>
<p>Private Landlord Tenants</p>	<p>Latest 12 months bank statements showing rental payments</p>
<p>Letting Agents / Corporate Landlords or Council Tenants</p>	<p>Latest 12 months bank statements or Magellan will apply for a reference – full details of the landlord to be included on the address page of the Magellan Hub application</p>

Proof of Deposit – Source	Evidence Required
<p>Equity in existing property</p>	<p>Memorandum of sale or other confirmation of the agreed sale price</p>
<p>Savings</p>	<p>Latest months bank statement</p>
<p>Inheritance</p>	<p>Latest months bank statement or letter from solicitors dealing with deceased estate confirming the estimated value of inheritance</p>

Proof of Deposit – Source	Evidence Required
<p>Gifted Deposit – only from close family members: Parents, Grandparents, Siblings, Siblings of parents, partner or Spouse</p>	<p>Fully completed Gifted Deposit form from the gift donor (visit magellanhomeloans.co.uk/essential-literature)</p>
<p>Equity Gift – only from close family members: Parents, Grandparents, Siblings, Siblings of parents, Partner or Spouse</p>	<p>Details of purchase price and estimated open market value of the property to be disclosed, under Loan Requirements on the Magellan Hub. Please ensure if equity gift is answered 'yes' that you also answer 'yes' to the purchase under value question.</p> <div data-bbox="781 320 1062 518" style="border: 1px solid black; padding: 5px;"> <p>TIP Maximum LTV for gifted deposit is 90% of the purchase price – Magellan will accept cash gifted deposit for the remaining 10% (see above requirements)</p> </div>
<p>Builders Deposit – max 5%</p>	<p>CML incentives form from the property developer / builder</p>

Proof of Income	Evidence Required
<p>Employed Permanent Contract</p>	
<p>Basic Salary</p>	<ul style="list-style-type: none"> • Latest months' payslip showing applicants full name, employer details (where income is variable and the latest payslip shows a YTD less than 6 months, the latest P60 or last year end payslip or 6 months bank statements will be required), and • Bank statements evidencing latest 3 months salary credits
<p>2nd Employment</p>	<ul style="list-style-type: none"> • Latest months' payslips showing applicants full name, employer details, and • Bank statements evidencing latest three months salary credits <div data-bbox="829 1018 1062 1307" style="border: 1px solid black; padding: 5px;"> <p>TIP If Employment in a family Business payslips must be supported by latest annual accounts no more than 18 months old or an Accountant's reference</p> </div>

Proof of Income	Evidence Required
<p>Employed Income – Contract</p> <p>Fixed term / temporary Contract</p> <div data-bbox="60 300 497 424" style="background-color: #e0f2f1; padding: 5px;"> <p>TIP If the current contract has less than 12 months. Evidence of 12 months continuous contract employment is needed</p> </div>	<p>Current contract showing 12 months continuous employment in contracting roles and bank statements evidencing latest three months' salary credits</p>
<p>Construction Industry Scheme – CIS</p>	<ul style="list-style-type: none"> • Latest 6 months CIS Vouchers, and 6 months bank statements, or • Latest HRMC SA302 or online Tax Calculation and Tax Year Overview (TYO) not more than 18 months old, and • Latest 3 months bank statements showing CIS payment credits.
<p>Employed Income - Zero Hour Contracts</p> <div data-bbox="60 759 497 874" style="background-color: #e0f2f1; padding: 5px;"> <p>TIP Zero hour contract only considered if they show a consistent level of income</p> </div>	<ul style="list-style-type: none"> • Latest 12 months payslips, or • Latest P60 & latest 3 months payslips, and • Latest 3 months bank statements showing salary credits), and • Employers reference requested by Magellan.
<p>Self Employed Income more than 25% voting shareholding</p>	<p>Ltd Company / LLP</p>
<p>Director Salary and percentage share of Net Profit</p>	<ul style="list-style-type: none"> • Latest Annual Accounts, not more than 18 months old from the date of application, and • Latest 3 months business bank statements
<p>Self Employed Income more than 25% voting shareholding</p>	<p>Sole trader or partnership with more than 25% share</p>
<p>Sole Trader / Partnership</p>	<ul style="list-style-type: none"> • Latest Annual Accounts and Accountant Certificate (if qualified), or • Latest HRMC SA302 or online Tax Calculation and Tax Year Overview (TYO) not more than 18 months old, and • Latest 3 months business bank statements

Acceptable Accountant Qualifications

(Please note this is not an exhaustive list)

Accountant to hold appropriate qualifications:

Institute of Chartered Accountants (ACA / FCA)

Chartered Association of Certified Accountants (ACCA / FCCA)

Chartered Institute of Management Accountants (ACCMA / FCMA)

Chartered Institute of Public Finance Accountants (CIPFA)

Associate of Chartered Management Accountants (ACMA)

Association of Accounting Technicians: (MAA, MAAT, FMAAT, AAT)

Association of International Accountants (AIA)

Institute of Financial Accountants (IFA)

Other acceptable forms of Income	Evidence Required
Maintenance	Court Order; Child Support Agency (CSA) letter or latest 3 months bank statements showing CSA payments – payments must be regular and consistent
Pension	Latest 3 months pension advice slips or latest 3 months bank statements showing pension credits
<p>State Benefits: Working Tax Credits (WTC) / Child Tax Credits (CTC)</p> <p>TIP Note: income on the benefit letter (used in the benefit calculation) should be the same level or more than current employed / self-employed income)</p>	<ul style="list-style-type: none"> • Latest WTC / CTC letter; and • Latest 3 months bank statements showing WTC / CTC credits.
<p>Child Benefit</p> <p>TIP Child related benefits can only be considered if the child is under the age of 11 at application.. Please confirm name and age of child on the expenditure page of the Magellan hub application</p>	Latest 3 months bank statements
Disability Living Allowance or other long term state benefits	<ul style="list-style-type: none"> • Latest Disability Living allowance letter; and • Latest 3 months bank statements showing DWP credits.
Mortgaged Rental Properties	Evidence Required
Current Residential – Let to Buy	<ul style="list-style-type: none"> • Consent to Let from existing lender; Offer letter; professional tenancy agreement or Buy to Let mortgage statement. • ARLA letter to confirm expected rental income. <p>TIP Gross rental income to be 125% (for a basic rate tax payer) or 145% (for a higher rate tax payer) of mortgage payment any deficit to be included in committed expenditure</p>
Existing Buy to Let properties	<ul style="list-style-type: none"> • Latest 3 months bank statements showing rental income and mortgage payment, and • If mortgage is not shown on credit search then latest 36 months mortgage statements to be provided.

Lending past State Pension Age (SPA)

	Up to 20% of term extends beyond SPA or actual retirement whichever is sooner	> 20% of mortgage extends beyond SPA or actual retirement whichever is sooner or applicant is within 15 years of reaching retirement
Evidence where pension income is to be relied upon	Pension statement dated in last 12 months; or Bank statements showing pension provision; or Payslips showing pension provision	Pension valuation dated within last 12 months showing an expected income which will be assessed during our underwriting process
Income from other sources that can be considered*	Self-employment Continuing employed income Share portfolio / Stocks and shares ISA Investment property	Self-employment Continuing employed income Share portfolio / Stocks and shares ISA Investment property

Note: Magellan may restrict the term of any application past SPA to ensure there is a reasonable likelihood that the borrower will have the ability to downsize and / or refinance in the future. Applicants must be able to plausibly continue to work past State Pension Age if employed or self-employed income to be used. There is no maximum age if income is not being used in the affordability assessment.

Adverse Credit	Evidence Required
Bankruptcy - Discharged	If bankruptcy not shown on Credit search, a certified copy of the discharge certificate is to be provided
IVA - Unsatisfied / Current	Certified evidence from IVA superiors confirming the IVA has been conducted satisfactorily Magellan will apply for a reference
<p>TIP Monthly payment must be included in the committed expenditure if IVA is not being completed prior to or on completion</p>	
IVA - Satisfied	If IVA is satisfied and not shown as satisfied on the credit search, certified evidence is to be provided from the IVA supervisor confirming the IVA has been completed satisfactorily. i.e. Completions Certificate or Magellan will apply for a reference
DMP – Not completed / Current	Certified evidence from DMP company confirming start date, debts included and conducted satisfactorily Magellan will apply for a reference
<p>TIP Monthly payment must be included in the committed expenditure if DMP is not being completed prior to or on completion</p>	
DMP – Completed	Certified evidence to confirm when the DMP commenced and completed to be provided or Magellan will apply for a reference

Borrowers showing dependency or excessive appetite for short term credit (e.g payday loans) particularly in the last 12 months, such as excessive increases in credit / store card balances or unpaid debits on bank statements will not be accepted.

Adverse Credit Explanation – ACE for Credit Repair products only	Examples of Evidence Required
<p>Full details of the ACE are to be provided for all applicants on M5-8 products on the credit profile page of the Magellan Hub Dip (including dates of the ACE)</p> <p>Examples of acceptable events include:</p> <ul style="list-style-type: none"> • Divorce / Separation • Business failure or interruption • Serious illness or accident • Unemployment or redundancy • Death / illness of family member. <p>(Please note this is not an exhaustive list)</p>	<p>Certified independent evidence of ACE may need to be provided i.e. for redundancy – letter of redundancy. The timing of this evidence must relate to the adverse seen on the credit report. If there is a significant gap in the timing a full explanation is to be provided</p>

Capital Raising - Remortgages	Evidence Required
<p>Debt Consolidation – to be paid by Magellan at completion</p> <p>TIP Maximum 80% LTV (including fees)</p>	<p>Please provide full details of all debts to be consolidated including Creditor name, account number and balance outstanding</p> <p>At completion, updated statements or redemption statements must be provided. These are to include the bank account details where the payment is to be made</p>
<p>Other Reason for Capital Raising</p>	<p>Full details to be provided in the Loan Requirement page of the Magellan Hub. If the reason is home improvements, please provide details via a message on the Magellan Hub</p>

Solicitors Details

<p>If applicants chosen solicitors have 4 SRA approved managers per the Law Society website this is acceptable to Magellan</p> <p>http://solicitors.lawsociety.org.uk/</p> <p>Note: The SRA approved managers are to be individuals not companies</p>	<p>TIP</p> <p>If not acceptable – please provide alternative solicitors or Magellan can instruct their own solicitors to act on behalf of Magellan – the cost of which is to be covered by the borrower. Please request a quotation via the Magellan Hub message option</p>
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Property

Criteria	Unacceptable Properties
<ul style="list-style-type: none"> • Minimum property value £50,000. (max LTV 65% if value < £70,000) • Properties in England and Wales. The tenure of the property must be Freehold or Leasehold • Leasehold properties with an unexpired term of at least 55 years at application and 35 years at end of term • New build is acceptable to Magellan. New Build flats maximum 80% LTV • Ex-Local Authority Flats where the value is greater than £200,000 no more than 5 floors, max LTV 75%, valued with good demand • Properties built within the last 10 years must be covered by one of the following building certificates; <ul style="list-style-type: none"> > NHBC > Zurich Municipal > Premier Guarantee > Buildzone > BLP > LABC > Checkmate > CRL Certificate • Modern methods of construction are acceptable to Magellan subject to valuer's comments • Valuer must represent the property to be both mortgageable and saleable. • Studio flats <ul style="list-style-type: none"> > Valuer must represent the property to be both mortgageable and saleable > A maximum loan to value of 75% > A minimum internal foot area of 30 square metres > A separate bathroom > A fully functional kitchen (not a kitchenette) 	<ul style="list-style-type: none"> • Steel framed properties • Properties of 100% timber construction • Properties of 100% concrete construction • Defective concrete built houses – A number have been listed as being defective within the 1984 Housing Defects Act, incorporated within the Housing Act 1985, Part XVI, Housing (Scotland) 1987 Part XIV, and Housing (Northern Ireland) Order 1986, Part II. Land or existing buildings purchased for future development with no existing planning permission • Properties containing Muncie Block materials • Properties with restrictions as regards to occupancy e.g. agricultural, retirement flats • Properties not wholly owned by the borrower(s) – For example where equity is retained by a builder / developer; housing association or third party (shared ownership) • Freehold flats or maisonettes • Flats in blocks with more than 5 floors unless built post 1990 and not ex local authority and subject to the valuer confirming the property is saleable and mortgageable • Properties and Flats directly above or adjacent to some types of commercial premises, where the Valuer determines that the commercial property has a negative impact upon the marketability of the subject property • Flats higher than the third floor with no lift access • Listed / specialised properties except where the valuer confirms the property is saleable and mortgageable • Any other property determined unacceptable security by appointed valuer • Environmentally contaminated properties • Mobile homes / house boats • Commercial usage (including properties designated as live / work) • Flying Freehold. (Elements of Flying Freehold can be considered providing the valuer confirms that the element constitutes less than 20% of the total property and the property is saleable and mortgageable) • Properties underpinned within the last 5 years without satisfactory guarantees (this will be evidenced through the conveyancers' searches) • Local Authority properties within pre-emption • Buy to Lets.

Know Your Customer (KYC) Documentation

Guidance Notes on Documents required:

- Magellan Homeloans may request KYC documentation, but requires the following as a minimum:
- If the sale was conducted by the adviser in the presence of each Applicant, one document from Part A below and one document from Part B below must be provided by each Applicant
- If the sale was NOT conducted by the adviser in the presence of each Applicant, in addition to the above a further document from either Part A or Part B below must be provided
- If any Applicant is an expatriate, the document from Part B below must confirm the non-UK address of the Applicant and be less than 3 months old

Format

- Either originals or clear and legible certified copies of the documents obtained must be provided
- The Mortgage Reference Number should be included on each document
- Every page of any certified document must be certified by the adviser by adding his/her name in BLOCK CAPITALS, the company name, the date certified, and signed certification that the copy is a 'True copy of the original'
- When face-to-face advice is provided all photo ID must also be certified with the following: 'I confirm this is a true likeness of the customer'
- All certified copies must be in black and white
- A document from either Part A or Part B below MAY NOT also be used in respect of the other Part

Section A - proof of applicant(s) name CERTIFIED COPIES UNLESS SPECIFIED

Current signed passport	EU residential permit issued by the Home Office
Current full UK photo driving licence	Current provisional UK photo driving licence
Current police photo warrant card	Current HM Customs and Excise photo card
Current firearms certificate	Known employer ID photo card (card style must be known to Magellan Homeloans staff)
Benefit letter	Inland Revenue tax notification (e.g. tax assessment statement of account/notice of coding)

Section B - proof of applicant(s) address CERTIFIED COPIES UNLESS SPECIFIED

Applicant shown on voters' roll	Utility bill - less than three months old (not mobile phone bill)
Medical cards	Current Local Authority Council tax bill (valid for current year)
Current Full UK photo driving Licence	Current Provisional UK photo driving licence
Credit card / HP agreement statement (less than three months old)	Inland Revenue tax notification (e.g. tax assessment statement of account / notice of coding) (NB must be original document)
Bank reference confirming name and address	Bank/building society statements (less than three months old)
Benefit letter	Lender's statement
Reference from commanding officer (armed forces)	

Part A - Proof of name

Part B - Proof of applicant's address

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