

Income Shading

Income will be assessed on the below shading percentages.

See table for guidance on correct shading to apply if calculating your own servicing.

	UK income	non-UK income*
Wages or Salary	100%	85%
Car Allowance	100%	85%
Commissions	100%	85%
Bonus or Overtime	100%	85%
Government Mortgage Subsidy or Rent Allowance	100%	85%
Self Employed Income	100%	85%
State or Guaranteed Pension Credits, Private Pension	100%	85%
Investment or SIPP income	100%	85%
Contractors – short or fixed term	100%	85%
Rental Income (not sole source of income)	80%	80%

*Net Foreign Income converted to GBP (£) using the average daily exchange rate over the past 30 days