



IVA & BANKRUPTCY

12 months discharged bankruptcy
Current IVA's cleared on completion

Exclusive criteria points

	Clear	AAA	AA	A	BBB
	Max LTV 75%	Max LTV 75%	Max LTV 75%	Max LTV 75%	Max LTV 70%
Bankruptcy/DRO	6 Years	3 Years	2 Years	Over 1 Year	Not available
IVA	6 Years	3 Years	2 Years	Over 1 Year	Current