PRIVATE CLIENT GUIDE

Private Equity & Hedge Fund Mortgages

Borrowing power built around bonus, carried interest, co-investment and multi-currency pay.

Specialist & high-net-worth mortgage advisers | Complex income · Private banks · No upper loan limit

soulmortgages.co.uk · 0207 993 4210

WHO THIS IS FOR

Borrowing power for complex compensation

If you work in private equity or at a hedge fund, your compensation is far more than a salary. Bonus, deferred awards, co-investment and carried interest all form the picture, often across more than one currency. This guide explains how we translate that into real, sizeable borrowing power.

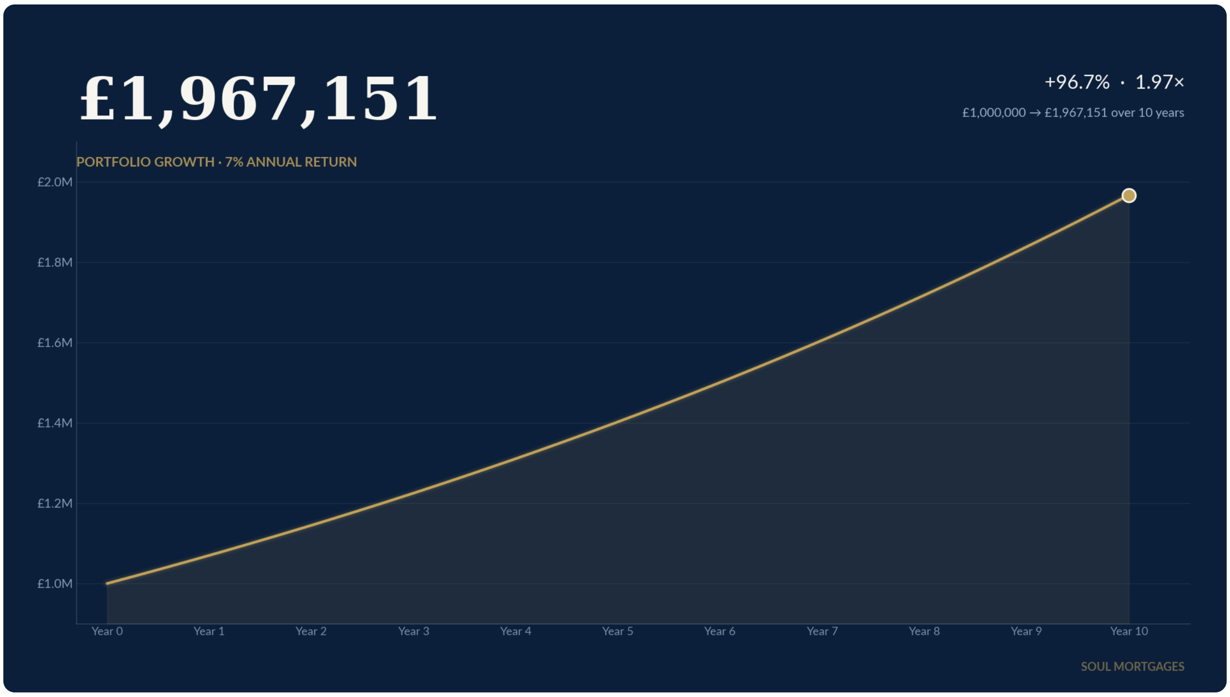
Structured PROPERTY FINANCE	Private banks & WHOLE OF MARKET	No upper limit ON BORROWING

Understanding your income

- Base salary, plus discretionary or contractual bonus.
- Deferred compensation and fund or stock awards vesting over several years.
- Carried interest and co-investment returns.
- Dividends and distributions, frequently in US dollars or euros.

Why it needs a specialist

Mainstream affordability models tend to undervalue variable and deferred income, and rarely give weight to carry that has not yet been realised. Add multi-currency pay, offshore fund structures and very large loan sizes, and a high-street application quickly stalls. The lenders we use assess the whole balance sheet, not just this month's payslip.



Illustrative only: the value of well-structured, long-term borrowing alongside investment. Not a forecast or advice.

Your balance sheet tells a fuller story than your salary. We lend to the whole picture.

How we help

- Private banks and specialist lenders who recognise bonus, carry and assets under management.
- Assets-under-management and securities-backed lending against your wider portfolio.
- Multi-currency mortgages and cross-border structures.
- Discretion, speed of execution, and no upper loan limit.

What you will typically need

- Employment contract and a summary of your compensation.
- Around two years of bonus history.
- Fund or LP documentation for carried interest where relevant.
- A statement of assets, recent bank statements and proof of identity.

Case studies

Anonymised examples of finance we have arranged for fund professionals.

PRIVATE EQUITY PRINCIPAL

Lending against total compensation

A PE principal's base salary alone did not support the target purchase, but the majority of pay came through bonus and carry. We presented base, bonus history and carry to a private bank, supported by a statement of assets.

Outcome: A large loan agreed against total remuneration, with a relationship facility for future needs.

HEDGE FUND PORTFOLIO MANAGER

A multi-currency solution

A portfolio manager paid substantially in US dollars needed a sterling mortgage on a London home. Mainstream lenders discounted the foreign-currency income heavily. We used a private bank comfortable underwriting USD earnings.

Outcome: Mortgage arranged recognising the dollar income, at the borrowing level required.

FUND FOUNDER

Securities-backed purchase

A fund founder wished to buy in prime central London without liquidating investments. We arranged securities-backed lending against the investment portfolio alongside the mortgage.

Outcome: Purchase completed with investments left intact to continue compounding.

About your adviser

Ritesh Sood, CEO and founder of Soul Mortgages, has 19 years' experience in specialist mortgage advice. From a family of property financiers, he arranges UHNW and HNW mortgages through private and investment banks. He specialises in complex cases and structured property finance across both residential and commercial assets, including large-scale and non-standard borrowing that mainstream systems often cannot place. He also advises on mainstream mortgages, so even simpler cases carry the reassurance of specialist expertise, and he holds the Certificate in Financing Greener Homes, advising on green mortgages for energy-efficient homes.

Regards,

Ritesh Sood B.A CeMAP® Diploma R05

CEO & Founder

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CeMAP Advanced Professional

SPEAK TO SOUL MORTGAGES

Let's talk through your options

Every case is different, and the best next step is a short, confidential conversation. Book a call with our team and we will map out a route that fits your circumstances.

Book a Call

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