

Be Part Of A Growing Ecosystem

As a professional with a list of clients and colleagues, we are sure that you're always looking for ways to make the most of your current opportunities. We understand that you will be searching for ways to maximise your income, and to salvage otherwise lost leads. We can help you and your business by offering you the opportunity to earn one-off payments of £500 or more. Joining our community and making your business a part of our business means that this is something that can be repeated, not just once or twice, but an unlimited amount of times.

We are seeking professionals, just like you, and we would like nothing more than for you to join our exciting community as it continues to grow. By referring to us your clients, mortgage brokers, introducers, IFAs, or buy-to-let investors, you will see your income grow, and lost leads become a thing of the past.

WHICH PATH WORKS BEST FOR YOU?

Multi-Referral System

At CrowdToLive® we want to make it as easy as possible for our partners to start receiving commission payments. That's why we don't just offer one route to joining our community: we offer commission payments for the following successful referrals:

Refer a Home Buyer

Receive £500 commission once your client purchases a property with CrowdToLive®.

This is an ideal way for you to earn from a client seeking to buy a home but who is perhaps unable to get approval for a mortgage. Rather than this being a lost opportunity, through us, you can still help your client purchase a home, and you can still receive a healthy commission.

Refer a Buy-To-Let Investor

Receive a 0.5% one-off payment of the funds invested by any investor you refer to CrowdToLive®. Once investors see how our model works and see the potential 5% ROI, we're confident that they will want to join us.

If you have clients with a deposit for a buy-to-let, but who are unable to get a mortgage, don't allow this to become a dead lead: we can help your client and we will reward you too.

Refer a Mortgage Broker

Receive a £150 one-off payment when a client sent by your referred Mortgage Broker, introducer, or IFA purchases a property with CrowdToLive®. Help us to grow our community and let us reward you for your efforts.

WHAT IS CROWDTOLIVE® ?

CrowdToLive Is A Property Equity Finance Product That Matches People Who Are Looking For An Alternative To Mortgages With Our Pool Of Investors

- **Invest Or Purchase A Property**
Refer to us a client who would like to invest in property and who would benefit from an up to 5% ROI. Alternatively, you can refer someone who is looking for an alternative way to purchase their own home without the need for a mortgage.
- **Home Buyer Pays The Rent**
The Home Buyer (our Champions) lives in the property having invested a minimum of 5% of the property value. Investors make up the remainder of the purchase price and the Home Buyer then pays rent on the part they don't own
- **Investors Receive A Return**
By investing a minimum of £50,000 in the property, investors receive rent for the part of the

property that they own. By investing with us, all the usual headaches of property investment are removed.

HOW IT WORKS?

Take A Look At Our Streamlined Process

- **You Refer Your Client To Our Services**
With the shape of financial markets facing constant changes, and with lending criteria tightening, perhaps you have clients that are seeking home ownership, or those seeking buy-let mortgages? If these clients are not approved, why miss out on closing the deal? By referring them to us, you are giving them a second chance for homeownership, or opening the door for a client to become a property investor. Either way, you are also opening up the possibility to earn impressive commission payments.
- **We Complete The Due Diligence**
You provide the connection, and then we do all of the hard work. We act responsibly, ensuring that our home buyers and investors are fully aware of their commitments. We will then take all necessary steps to verify that clients are suitable for our financial service.
- **You Receive Your Commission**
Our process is streamlined for a reason: having trusted us with your clients, we know that we have our side of the deal to uphold. We work as quickly as possible to ensure that your client is suitable as a home buyer or investor. As soon as we have done this, and once your client receives the appropriate funds to purchase the property or successfully invests in one, you will receive your commission directly.

BECOME OUR PARTNER TODAY

BENEFITS FOR REFERRING A HOME BUYER

Understand Why We Are Your Solution

- **Earn £500 In Commission**
We value our partners and that is why we offer highly competitive commission rates on client referrals that come through their recommendation. T&Cs Apply.
- **Secure More Deals**
If your client is struggling to get a mortgage, we can help. Why lose out on business when you can help your client, and earn yourself a healthy commission by directing them to us as an alternative home-buying option?
- **Different Underwriting Criteria Than Banks**
We are distinct from banks because we don't offer mortgages, but an equity finance solution. This means that the customers have no debt and don't have to repay any interest.

HOME BUYER CRITERIA

Before Referring A Home Buyer, Take A Look At Our Criteria

We appreciate that your time is important. We also know that your business relies upon your reputation. Understanding these things means that we do not want you to waste your valuable time by submitting referrals that we are unable to approve. Likewise, we don't want your reputation being harmed by raising your clients hopes of owning a home, only for us to be unable to proceed. That's why we have summarised our criteria so that you are fully in the know:

- **Must Be Employed**
The client must have an employment contract. This allows us to see that there is a regular and reliable income. Ensuring that the client is able to maintain their commitments, it also ensures that we are protecting our investors.
- **Must Have A Minimum Of 5% Of The Property Purchase Price.**
The client must have 5% of the purchase property price available when purchasing the property. With most UK mortgage providers requiring a significantly larger deposit, an entry level of 5% to achieve homeownership is considerably attractive.
- **Must Be A Uk Resident**
Regardless of nationality the client should be living in the UK.
- **No CCJ Notices**
We do not accept clients who have been issued a CCJ. Of course our home buyers are an important part of our business model, and an important part of your commission potential, but we have to balance this with minimising the risk to our investors. With CCJs carrying the risk of a charge being placed on a property, this could potentially jeopardise the position of our home buyers and our investors.
- **No Bankruptcy Or Financial Default**
We are also unable to accept clients who have fallen into bankruptcy or have suffered financial defaults in the past. As responsible operators, we need to ensure that our home buying option is a good fit for the home buyer and investors alike. Part of being a good fit means that all parties have demonstrated an ability to be able to maintain a long-term commitment.
- **No Government Benefits**
We cannot consider government benefits or Universal Credit as a source of income. While we appreciate that for many people, such benefits are a welcome boost to their financial situation, the risk of criteria and levels of payment altering mean that this can not be seen as a long-term stable income source.

BENEFITS FOR REFERRING A BUY-TO-LET INVESTOR

Understand Why We Are Your Solution

- **Earn 0.5% Of Their Investment In Commission**
Given that the minimum investment level is £50,000 this gives you the opportunity to earn commission payments of at least £2,500.
- **The Investor Receives A Long-Term Income From A Stable Tenant.**
With ASTs being a minimum of 5 years, investors can have confidence in the fact that, unlike traditional property investment, they have little to worry about in terms of void periods.
- **FCA Regulated Platform**
Investors can take confidence in the fact that we are regulated by the FCA. We act responsibly and are fully transparent with regards to our investment opportunities.
- **Direct Ownership By Way Of A Standard UK Limited Company**
Each property is owned by a separate limited company. Investors buy shares in these companies and are then able to withdraw dividends once the company is profitable. This makes earnings more tax efficient.
- **Low Entry And Exit Costs**
Investing in a limited company starts at the low level of £50,000.

CRITERIA FOR BUY-TO-LET INVESTORS

Before Referring A Home Buyer, Take A Look At Our Criteria

Operating responsibly, we need to ensure that any investors are suitable for the opportunities that we present. To help guide you towards your commission payments, we've listed what we need to see for an investor to be a good fit:

- Min. £50,000 Investment
- Pass Our AML Check
- SELF-CERTIFIED HIGH NET WORTH INVESTOR, Or
- SELF-CERTIFIED SOPHISTICATED INVESTOR, Or
- INSTITUTIONAL INVESTOR

BECOME OUR PARTNER TODAY

BENEFITS FOR REFERRING A MORTGAGE BROKER

Understand Why We Are Your Solution

- Earn £150 In Commission
Simply by introducing us to a mortgage broker, and with no further work required on your part, you have the potential to earn £150.
- Help A Colleague
Our alternative route to homeownership means that by referring a mortgage broker to us, you are going them the opportunity to close deals that would otherwise be lost.
- Increase The Power Of The Ecosystem That You Are Part Of
By referring a mortgage broker, you are opening up the opportunity for those who can not pursue the traditional routes, to become a homeowner. You're also earning a healthy commission in the process.
- Refer 5+ Mortgage Brokers And Get Introduced To New Potential Clients.

CRITERIA FOR MORTGAGE BROKERS

Before Referring A Mortgage Broker, Take A Look At Our Criteria

Your time is valuable to you and, as we want to become trusted partners, it matters to us too. Before you refer a mortgage broker to us, this is what we need from them to proceed:

- UK Based
- FCA Regulated
- Company Registration In England And Wales
- Operating For The Last 12 Months

PROPERTY CRITERIA

We Have Listed Out Our Property Criteria Below

We always want to say yes but there are certain perimeters that we are able to operate in. Taking the time to read our criteria for eligible properties means that you are able to provide your clients with the information that they need before agreeing to being introduced to us.

- Up To £500,000 Property Price
Our buying scheme can include properties with a market price of up to £500,000.
- No Auction, HMO Or Off-Plan Properties
We cannot accept properties that are up for auction, HMO or any off-plan houses.
- No Shared Ownership Or Help To Buy
Funding cannot be provided for properties under shared ownership, or as part of a Help to Buy scheme.
- No Over 60s Housing Scheme
We cannot accept properties that are part of the over 60s housing scheme.

Q&A

Most Common And Important Answers

1 How do we assess affordability for clients?

Rent affordability will be calculated by considering 40% of the client's annual income. This is the maximum amount that they can afford to pay in annual rent.

2 What costs are involved for clients who want to use our services?

The clients will pay a one-off service fee of 3% of their deposit amount. In addition to this, they have a non refundable survey fee and annual building insurance.

3 Are there any property restrictions?

Yes, we don't accept property with a market price over £500K, off-plan new builds, auction properties, shared ownership and properties being purchased through the help to buy government scheme.

4 How long can clients live in the property?

Clients can stay in the property for as long as they wish, as long as they keep up with their monthly rental payments. We also offer clients the option of increasing their ownership in the property every 3 months, if they wish to do so.

5 Will this application affect their credit score?

No, as we are not a lender. They do not need to worry about their credit score being affected when applying through us.

DO YOU HAVE ANY QUESTIONS?

Contact Us

We have tried to give the most comprehensive overview possible, but we appreciate that you may still have questions. If that's the case then we would like nothing more than for you to reach out so that we can take the time to communicate with you directly.