

## Specialist Buy-to-Let Product

Loans from £250k to £2.5m



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### 3% Arrangement Fee

Specialist BTL	£250k – £2.5m Loan Size	
Max LTV	75% LTV	Broker Commission
2 Year fixed	5.94%	1.50%
5 Year fixed	6.14%	1.50%

### 5% Arrangement Fee

Specialist BTL	£250k – £2.5m Loan Size	
Max LTV	75% LTV	Broker Commission
2 Year fixed	5.09%	1.50%
5 Year fixed	5.69%	1.50%

## Key Lending Criteria

### Acceptable Security

- HMOs up to maximum of 10 rooms
- Multi-unit blocks up to maximum of 10 units
- Single lets BTL with maximum of 10 properties on the loan

### General

- Criteria exceptions will be considered but on our Complex BTL products. For example, demand for letting valuation commentary, client experience or credit profile.

### Customer & Experience

- Single Let – first time landlords acceptable
- MUFB up to 10 units – 12 months experience as a landlord
- Small HMO – 12 months experience as a landlord
- Large HMO – experience of managing a similar number of rooms/units for at least 12 months
- Limited company, individual or partnership applicants. Simple group structures are acceptable (limited company shareholders or holding companies). More complex structures are only available on our Complex product suite (group structures with more than 1 layer, share purchases, trusts or off-shore elements).
- Ex-pats acceptable
- Maximum of 4 Ultimate Beneficial Owners (UBO). Transactions with more than 4 UBO's can be considered on our Complex product suite.

To talk through your application please call **01403 272625**

Any property used as security, including your home, may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it. Early repayment charges apply.

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