

Why choose us for buy-to-let?

**Affordability**

ICR stress testing from 125% for both company and individual borrowers

**Adverse criteria**

Adverse criteria considered at different levels across Tier 1 and Tier 2 products

**First-time buyers/landlords considered**

On standard/single AST properties, and small HMO properties up to 75% LTV

**Low minimum floor area**

From 28 sqm

**Semi-commercial**

Lending to the whole security up to 75% - maximum 2 commercial units on one freehold

**HMO/MUFB up to 10 beds/units**

Up to 80% LTV for HMO's up to 8 bedrooms – 75% for Large HMO's above 8 beds

**Holiday lets**

No holiday let planning/usage restrictions. Rental will be calculated on a standard AST basis

**Ex-Pat borrowers**

Maximum 70% LTV. Residents in EEA or FATF member countries only

**Ex-local**

Up to 75% LTV on houses / 70% LTV on flats. Balcony & deck access acceptable, subject to surveyor's comments

**Flats above/adjacent to commercial**

Up to 75% LTV

**Corporate borrowers**

We accept trading companies and complex ownership structures

**Fees**

Product fees from 2% which can be added over and above the maximum loan limits. Valuation fee scale for Standard and Small HMO / MUFB so you can quote your client with confidence



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