

## 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

