Level 20,
The Broadgate Tower,
London, EC2A 2EW

t: 020 3051 2331
f: 020 3645 3804
btl@mt-finance.com

WHY CHOOSE US FOR BUY-TO-LET?

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

First-time buyers/landlords considered
On standard/single APT properties, and small HMO properties up to 75% LTV

Low minimum floor area
From 28 sqm

Corporate borrowers
We accept trading companies and complex ownership structures

Serco & Nacro Referral Housing Model
By referral-only supported housing via Serco & Nacro referrals, 60-month max leases, and APT rent-backed income.

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

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

Ex-Pat borrowers
Maximum 70% LTV. Residents in EEA or FATF member countries only

Flats above/adjacent to commercial
Up to 75% LTV

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

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

Semi-commercial accepted
Most trade types and business sectors are accepted under Semi-Commercial lending

Residential elements above semi-commercial
Acceptable properties above commercial units, including flats, HMO up to 10 beds and MUFBs up to 10 units

Flexible semi-commercial criteria
Commercial units can make up to 60% of the security, with residential elements accepted up to 80%

First-time applicants welcome
First-time landlords (FTL) and first-time buyers (FTB) are accepted on semi-commercial

HMO/MUFB up to 10 beds/units
Up to 80% LTV available for HMOs up to 8 bedrooms, with up to 10 rooms accepted at 75% LTV including properties with Sui Generis

Larger HMOs by referral
HMOs with 11–15 rooms may be considered subject to referral

MUFB lending options
Maximum loan up to £3M

No portfolio restrictions
No restrictions on landlord background or existing property portfolio size.