



Product Outline - July 2021

We provide clarity and certainty with clearly structured products to meet your clients' needs. In a quickly changing climate, we make our lending appetite clear, so that you know exactly which kinds of cases we're able to help you with.

We offer BTL loans across three products, listed below; our BDM's can issue terms on all of our products, please contact your BDM to discuss all new business enquiries.

Our Products

TermTen: ten year term with initial fixed rates available:

- 2 year fixed from 3.92% APR
- 3 year fixed from 4.12% APR
- 5 year fixed from 4.32% APR
- Maximum 75% LTV net, for all cases listed to the right
- Maximum loan value £10m

Bridge to Let

- Up to 80% LTV if carrying out refurb, 75% LTV if £ for £ refinance
- Refurb work up to and including permitted development are accepted (works requiring planning permission or any structural works not accepted)
- 0.67%pcm fixed rate across all LTVs for 9 or 12 months bridging term
- Guaranteed exit onto TermTen with 2, 3 or 5 year fixed rate over 10 years
- Client not tied in to the term product, can exit any time from month 4 - 13 from outset

Bespoke

- We use our specialist experience to create a product bespoke to your clients' needs
- Blended Serviced/Roll up 1st charges case by case
- 3, 4 or 5 year terms available
- Flexible ERCs

We are not currently offering loans for:

- Student lets
- First Time Buyers
- Owner Occupied assets

If you have a Buy to Let case to discuss, [find your BDM here](#) and give us a call.

Useful links

- [Buy to Let summary](#) • [Other downloads](#)
- [Lending criteria](#) • [Meet the team](#)

We'll consider applications from:

- First Time Landlords (where applicants are not a First Time Buyer)
- Ex-pats and/or foreign national applicants with UK mortgage conduct
- HMOs up to 6 bed
- Holiday Lets (with no restrictions in place on the title), we use holiday let income rather than AST



Call us on 0345 241 3079



Visit www.castletrust.co.uk