



Product Outline - September 2020

In the current market, we believe that clarity is important in helping you find the right products for your clients. Like many lenders, we have reduced our risk appetite in line with the recent market changes. Where we differ is making our appetite clear, so that you know exactly which kinds of cases we're able to help you with.

As the market regains its strength, we'll be constantly reviewing our product range and criteria to offer the most suitable solutions and we'll be keeping these pages updated with the latest developments.

NEW PRODUCTS:

Ten year terms with initial fixed rates available up to 75% LTV:

2 year fixed from 4.19% APR

3 year fixed from 4.39% APR

5 year fixed from 4.59% APR

Instant terms are available for all of the above products, just contact your BDM to get terms.

At the moment, we are accepting new applications under the following parameters:

- BTL cases only
- Rates from 4.19% APR
- Maximum 75% LTV
- Minimum term of 3 years (2 year ERC available)
- Bridge to Let available including Refurb
- Blended Serviced/Roll up 1st charges case by case
- Maximum value of assets per new case £10m
- First Time Landlord applicants (where they are not a First Time Buyer)
- Ex-pats and/or foreign national applicants with UK mortgage conduct
- HMOs in suitable areas with HMO demand
- Holiday Lets in suitable locations.

We are not currently offering loans for:

- Student lets
- First Time Landlords who are also First Time Buyers
- Owner Occupied assets.