

Buy to Let Guide

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This product guide is for intermediaries only.



TermTen - Buy to Let

Our ten year term product is available for standard Small HMOs, MUFBs < £5m loan, Residential & Holiday Lets. It is ideal for clients looking for a longer term option.

Highlights

- Aggregated value on blocks of flats up to 10 units
- Holiday Lets assessed on Holiday Let income
- 10 year term
- Fixed rate for 5 years
- Interest only payments
- AVMs used on standard residential properties and single flats (not converted flats) for loans up to 65% (up to £750,000)

We'll consider applications from:



- Portfolio landlords
- Buy to let investors
- First-time buyers/landlords
- Complex structures
- Ltd company & individuals
- Ex-pats
- Foreign nationals

Product	LTV up to	Rate	Maximum Loan	ERC
TermTen 75%	77% Gross	5.84%	£5m*	5% in fixed period
TermTen 70%	70% Gross	5.69%	£5m*	5% in fixed period

Property type	Fixed Rate	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee	Exit fee
Small HMOs, MUFBs <£5m and Residential Holiday Lets	5 Year Fixed Rate	£200k - £5m* / max. property value for Holiday Let £1m	5.69%	5.69%	5.84%	3.00%	1.00%
Large HMO (up to 15 units)	5 Year Fixed Rate	£200k - £5m* / max. property value for Holiday Let £1m	6.29%	6.29%	6.29%	3.00%	1.00%

* Loans over £5m subject to bespoke pricing



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