



Buy To Let Mortgages

PRODUCT GUIDES

A new range of buy-to-let products available to individual, portfolio, limited company SPV and first time landlords.

We aim to help with specialist buy-to-let requirements such as unusual property types including flats that are high rise and over commercial premises, HMOs, multi unit freehold properties and holiday lets.

Using our fully on line broker portal and client app, we can provide quick decisions and underwriter flexibility.

We are always happy to discuss cases that do not 'fit the box'.



Personal finance awards 2023
best second mortgage lender

What mortgage awards 2023
best second mortgage lender

Mortgage strategy awards 2023
best second charge lender

Moneyfacts awards 2022
best secured loan provider

Buy To Let Mortgages For Intermediaries

Standard Range

Standard Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	5.09%	4.84%	4.14%	3.89%
Max LTV 70%	5.09%	4.84%	4.14%	3.89%
Max LTV 75%	5.09%	4.84%	4.14%	4.09%
Max LTV 80%	6.04%	5.84%	5.54%	
Reversionary Rates	BBR + 4.5% *			

Property Types	
Single Dwelling	Private & Ex-local Authority,
HMOs	N/A
MUBs	N/A
Holiday Lets	N/A

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%
*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Standard Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
5.80%	5.62%	5.44%	5.19%	£50k - £1.5m
5.80%	5.62%	5.44%	5.19%	£50k - £1.0m
5.90%	5.72%	5.54%	5.29%	£50k - £1.0m
7.00%	6.94%	6.64%		£50k - £500k
BBR + 4.5% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed Years 1-2 3/2% 5 Year Fixed Years 1-5 5/4/4/3/2%	Basic Rate 125% High Rate 140% Combined 130% Ltd SPV 125%
Rent Cover Rates	
2 Year Fixed Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed Initial pay rate %	

Buy To Let Mortgages For Intermediaries

Specialist Range

Specialist Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	5.34%	5.09%	4.39%	4.24%
Max LTV 70%	5.34%	5.09%	4.39%	4.24%
Max LTV 75%	5.34%	5.09%	4.39%	4.24%
Max LTV 80%	6.09%	5.89%	5.59%	
Reversionary Rates	BBR + 5% *			

Property Types	
Single Dwelling	N/A
HMOs	Up to 10 Lettable Rooms
MUBs	Up to 10 units
Holiday Lets	N/A

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%
*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Specialist Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
6.09%	5.89%	5.57%	5.49%	£50k - £1.5m
6.09%	5.89%	5.79%	5.49%	£50k - £1.0m
6.09%	5.89%	5.79%	5.49%	£50k - £1.0m
7.19%	6.94%	6.74%		£50k - £500k
BBR + 5% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed Years 1-2 3/2% 5 Year Fixed Years 1-5 5/4/4/3/2%	Basic Rate 125% High Rate 140% Combined 130% Ltd SPV 125%
Rent Cover Rates	
2 Year Fixed Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed Initial pay rate %	

Buy To Let Mortgages For Intermediaries

Non-standard range

Non-standard Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	5.59%	5.19%	4.79%	4.69%
Max LTV 70%	5.59%	5.19%	4.79%	4.69%
Max LTV 75%	5.59%	5.29%	4.79%	4.69%
Max LTV 80%				
Reversionary Rates	BBR + 5.25% *			

Property Types	
Single Dwelling	N/A
HMOs	N/A
MUBs	N/A
Holiday Lets	Up to 6 bedrooms, single lettings only

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%
*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Non-standard Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
6.64%	6.44%	6.24%	6.14%	£50k - £1.5m
6.64%	6.44%	6.24%	6.14%	£50k - £1.0m
6.64%	6.44%	6.24%	6.14%	£50k - £1.0m
				£50k - £500k
BBR + 5.25% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed Years 1-2 3/2% 5 Year Fixed Years 1-5 5/4/4/3/2%	Basic Rate 125% High Rate 140% Combined 130% Ltd SPV 125%
Rent Cover Rates	
2 Year Fixed Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed Initial pay rate %	