



BTL Limited Edition Product

Max LTV	Rate	Term	Application fee	Loan size	Arrangement fee	ERC
75% LTV Net purchase or remortgage	4.15%	5 year term (5 year ERC)	£100	Min loan £150k Max loan £2m	2% (can be added to the loan)	5%

Key criteria	
ICR Calculation	125% Basic Rate taxpayers / Ltd Co at payrate 145% Higher Rate taxpayers at Payrate
Max term	10 years
Loan basis	Interest only
Property type	Residential property only: BTL, Holiday Lets, MUB's, Multiple Properties on one title, HMO's up to 6 beds, Portfolios
Adverse	Clean credit required
Valuation	OMV up to £1m 180 day over £1m
Solicitors	Dual representation on loans up to £2m

Customers
Individuals, sole traders, LLPs, partnerships, Limited companies
First time buyers/landlords
Portfolio landlords
Expats & foreign nationals (may be an increase in rate)

Valuation Fee Rebate - Limited Time Offer
Valuation fees of up to £5,000 + VAT will be refunded
Applies to loans where fees have been paid on or after 1st December 2021, with the loan completing before or on 29th April 2022



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