

GET MORE FOR LETS.

Buy-To-Let Mortgages

Give more value to more landlords with our flexible buy-to-let products. We'll lend to individuals, Ltd Companies, and LLPs, on properties including HMO and MUB.

LANDLORD

- Available to individuals & Ltd Companies
- Max number of applicants: 4
- No minimum income
- Communications and utilities arrears and defaults not treated as impaired credit
- Max age 80 at application and 95 at the end of the term

PROPERTY

- HMO & MUB accepted
- Loans from £50,000 to £3,000,000
- Minimum valuation amount £62,500 (for products assumes max 80% LTV).
- Minimum property value of £120k for HMO/MUB and properties in SE & London
- Properties above commercial premises considered

SAVE ON FEES

- BTL remortgage range - competitively priced products with free standard legal fees, no application, valuation or telegraphic transfer fees
- Option to add completion fee to the loan
- Up to 75% LTV available on standard property and HMO/MUB with 2 & 5 year fixed rate options

PORTFOLIO LENDING

- No limit on number of properties considered, £5m maximum lending with TML
- Remortgage within 6 months of purchase can be considered
- Specialist Portfolio Underwriting team
- Portfolio Multi-loan product
- 4 or more mortgaged Buy-to-Let properties

TENANT

- Standard AST 6 or 12 months
- Student lets
- Corporate lets
- Holiday & Short-term maximum LTV 75%

EXPATS

- LTV - 75% max
- Available to individuals and Ltd Companies
- Minimum income criteria applies:-
 - Employed: £40,000
 - Self-employed: £60,000