



Single BTL & also for Students sharing (non-HMO) England & Wales

August 2015

This lender will accept all BTL properties. Multiple letting for student tenants only. No maximum number of tenants subject to them all being on 1x AST agreement. Not suitable for licensed HMOs.

Up to 80% LTV

- Flats or houses with a minimum value/price of £100,000
- Mortgages available from £30,000 to £500,000
- Maximum mortgage up to 80% of purchase price or value (if lower)
- No early repayment charge
- Applicants must be a homeowner, or existing landlord for a minimum of 6 months
- No maximum number of students sharing the property.
- Not available for licensed HMOs
- Fast-Track legal service available (for a quote please supply postcode)
- Applicants minimum age 25, maximum age 75 at application
- No minimum income requirement. Main applicant must have earned/pension income and be registered for UK tax.
- Rental calculation is 125% at payrate of selected product
- Lender will use a notional single/family rent and not all room rents

	3 year discounted rate	3 year discounted rate
Interest Rate	4.69%	4.89%
Max LTV	75%	80%
Lender fee	2%	2%
Minimum loan	£30,000	£30,000
Maximum loan	£500,000	£500,000
Early repayment charge	none	none
Product code	18373	20600

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