



Buy to Let

elite
partners

Complete^{ES}
Your Specialist Packager Distributor


Foundation
Home Loans

FOR INTERMEDIARY USE ONLY.

Product	Rate	Max LTV	Arrangement Fee	ERCs
2 Year Fixed (for large loans) Fixed to 31/10/2019	2.89%	75%	1%	3%, 2%
5 Year fixed - Exclusive (for large loans) Fixed to 31/10/2022	3.45%	75%	2.5%	5%, 4%, 3%, 2%, 1%

All rates revert to LIBOR + 4.5%. LIBOR is currently 0.29% as at 14/6/2017.

Please note

These products are available as a special offer to complement our Standard range

The minimum loan size is £200,000

Rental Calculation

2 Year Fixed

Individuals: Higher of: 145% of pay rate or 5.5% notional rate.
Limited company: Higher of: 125% of pay rate or 5.5% notional rate.

5 Year Fixed

Individuals: 145% of pay rate. **Limited Company:** 125% of pay rate.

Credit Rules

CCJs/Defaults

No CCJs/Defaults registered within the last 24 months, regardless of whether they have been satisfied.

Secured Loan Arrears

No missed mortgage payments or active payment arrangements in the last 24 months.

Unsecured Loan Arrears

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months.

Credit Cards

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months.

Additional Criteria

First Time Buyers

Only for Limited Company applications where one applicant is NOT a First Time Buyer.

First Time Landlords

Not available. Please see First Time Landlord product sheet for more information.

P: 0238 045 6999
 F: 0238 045 7999
 W: www.complete-fs.co.uk

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Foundation Home Loans is a trading style of Paratus AMC Limited. Registered Office: No.5 Arlington Square, Downshire Way, Bracknell, Berkshire RG12 1WA. Registered in England with Company No. 3489004. Paratus AMC Limited is authorised and regulated by the Financial Conduct Authority. Registration number is 301128. Calls may be monitored and recorded.

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Product	Rate	Max LTV	Arrangement Fee	ERCs
2 Year Fixed Fixed to 31/10/2019	2.99% 3.19%	65% 75%	2%	3%, 2%
3 Year Fixed Fixed to 31/10/2020	3.19% 3.39%	65% 75%	2%	3%, 2%, 1%
5 Year Fixed Fixed to 31/10/2022	3.29% 3.59%	65% 75%	2%	5%, 4%, 3%, 2%, 1%

All rates revert to LIBOR + 4.5%. LIBOR is currently 0.29% as at 14/6/2017.

Rental Calculation

2 Year Fixed

Individuals: Higher of: 145% of pay rate or 5.5% notional rate.
Limited company: Higher of: 125% of pay rate or 5.5% notional rate.

5 Year Fixed

Individuals: 145% of pay rate. **Limited Company:** 125% of pay rate.

Credit Rules

CCJs/Defaults

No CCJs/Defaults registered within the last 24 months, regardless of whether they have been satisfied.

Secured Loan Arrears

No missed mortgage payments or active payment arrangements in the last 24 months.

Unsecured Loan Arrears

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months.

Credit Cards

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months.

Additional Criteria

First Time Buyers

Only for Limited Company applications where one applicant is NOT a First Time Buyer.

First Time Landlords

Not available. Please see First Time Landlord product sheet for more information.

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Product	Rate	Max LTV	Arrangement Fee	ERCs
2 Year Fixed Fixed to 31/10/2019	3.79% 3.99%	65% 75%	2%	3%, 2%
3 Year Fixed Fixed to 31/10/2020	4.09% 4.29%	65% 75%	2%	3%, 2%, 1%
5 Year Fixed Fixed to 31/10/2022	4.19% 4.39%	65% 75%	2%	5%, 4%, 3%, 2%, 1%

All rates revert to LIBOR + 4.5%. LIBOR is currently 0.29% as at 14/6/2017.

Rental Calculation

2, 3 Year Fixed

Individuals: Higher of: 145% of pay rate or 5.5% notional rate.
Limited company: Higher of: 125% of pay rate or 5.5% notional rate.

5 Year Fixed

Individuals: 145% of pay rate. **Limited Company:** 125% of pay rate.

Credit Rules

CCJs/Defaults

Maximum 1 satisfied CCJ/Default up to £2k in last 24 months, none registered in last 12 months. Any CCJs/Defaults must be brought up to date at time of application.

Secured Loan Arrears

Maximum of 1 missed payment in the last 24 months, with none in the last 6 months.

Unsecured Loan Arrears

Maximum 2 missed payments or an active payment arrangement on 1 account in last 12 months, none in last 6 months.

Credit Cards

Maximum 2 missed payments or an active payment arrangement on 1 account in last 12 months, none in last 6 months.

Additional Criteria

First Time Buyers

Only for Limited Company applications where one applicant is NOT a First Time Buyer.

First Time Landlords

Not available. Please see First Time Landlord product sheet for more information.

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Product	Rate	Max LTV	Arrangement Fee	ERCs
2 Year Fixed Fixed to 31/10/2019	3.44% 3.54%	65% 75%	2%	4%, 3%

All rates revert to LIBOR + 4.5%. LIBOR is currently 0.29% as at 14/6/2017.

Rental Calculation

2 Year Fixed

Individuals: Higher of: 145% of pay rate or 5.5% notional rate.
Limited company: Higher of: 125% of pay rate or 5.5% notional rate.

Credit Rules

CCJs/Defaults

No CCJs/Defaults registered within the last 24 months, regardless of whether they have been satisfied.

Secured Loan Arrears

No missed mortgage payments or active payment arrangements in the last 24 months.

Unsecured Loan Arrears

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months.

Credit Cards

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months.

Additional Criteria

First Time Buyers

Only for Limited Company applications where one applicant is NOT a First Time Buyer.

Owner Occupiers

All First Time Landlord applicants must be owner occupiers.

Gifted Deposits

We will not accept gifted deposits from First Time Landlords.

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Product Criteria

Application Fee	£125
Limited Company Processing Fee	£500 Limited Company only (payable on completion).
Fees added to loan	Fees can be added to the loan up to a maximum LTV of 80%.

Loan

Purpose	Purchase/Remortgage Buy to Let.
Repayment type	Interest Only/Capital and Interest/Part and Part.
Term	5 - 30 years.
Loan size	£50,000 to £500,000 (including fees). Average loan size for portfolios between £1m and £2m should not exceed £400,000.

Credit Rules

Bankruptcy order	No Bankruptcy Order registered against any borrower.
IVA/Administration order	No IVA or Administration Order registered against any borrower.
CCJs/Defaults	All CCJs and defaults must be fully satisfied at the time of application.

Additional Criteria

Evidence of income	Income must be evidenced through: Last month's payslips and last P60 for Employed Applicants OR last year accounts or SA302 for self-employed applicants OR evidence of pension income for retired applicants (pension income statement, payslip) OR trust funds, investment and rental income as additional income (SA302 or Income statement). Where no such proof of income is available, bank statements, showing activity over the last three months, will be accepted for underwriting purposes.
Limited Company	SPV for purposes of property rental; no trading companies.

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