



## BTL Exclusive Product

| Max LTV                            | Rate  | Term                             | Application fee | Loan size                            | Arrangement fee                  | ERCs                                |
|------------------------------------|-------|----------------------------------|-----------------|--------------------------------------|----------------------------------|-------------------------------------|
| 70% LTV Net purchase or remortgage | 3.95% | 5 year term<br>2 year ERC period | £100            | Min loan<br>£150k<br>Max loan<br>£2m | 2%<br>(can be added to the loan) | 5% year 1<br>5% year 2<br>0% year 3 |

| Key criteria    |   |
|-----------------|---|
| ICR Calculation | 125% Basic Rate taxpayers / Ltd Co at payrate<br>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<br>180 day over £1m   |
| Solicitors      | Dual representation on loans up to £2m  |

| Customers  |
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| Individuals, sole traders, LLPs, partnerships, Limited companies |
| First time landlords   |
| Portfolio landlords  |

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