

# Together Buy to Let Product


 Complete  
Your specialist packager distributor

 023 8045 6999  
 enquiries@complete-fs.co.uk  
 www.complete-fs.co.uk

| Product                | LTV                            | Loan Amount         | Rate  | ICR   |
|------------------------|--------------------------------|---------------------|-------|---|
| Variable Rate          | 75% Purchase<br>70% Remortgage | ≥£200,000           | 4.49% | 125% – Ltd Co & Basic Rate<br>145% – Higher & Additional Rate<br>Top Slice where required |
|                        |                                | £100,000 - £200,000 | 4.99% |   |
| ERC 4%, 4%, 3%, 2%, 1% |                                |                     |       |   |

## The Loan

- Minimum loan size £100,000
- Maximum loan size £2million to 70% LTV, £750k to 75% LTV
- Lender Arrangement Fee 2.00%
- Commission 1.25%
- Interest Only or Capital Repayment loans accepted
- First charge only
- Loan terms 5-30 years

## The Property

- 100% residential property
- Holiday Let accepted (standard residential security types)
- HMO & Student Lets accepted, including 100% residential Multi Unit Freehold Blocks
- Development exit accepted
- 12 month AST accepted by referral
- OMV used, AVM accepted

## The Customer

- 0 in 12, 1 in 24 credit profile (secured & unsecured)
- Individual & Ltd Co accepted
- Portfolio Landlords accepted
- Bounce back loans and / or payment holidays accepted
- First time landlords & first time buyers accepted
- Expat & non UK national accepted – Add 1% to the rate