

# Limited edition Buy to let

Our limited edition buy to let products are available for any property type including HMOs with up to 20 lettable rooms and MUFB properties with up to 10 units.



## Key features



Rates from 4.59%



Up to 75% LTV



No maximum loan amount



HMOs up to 20 lettable rooms and MUFBs with up to 10 units accepted



First-time landlords accepted with HMOs and MUFBs up to 6 lettable rooms/units



Limited company structures welcomed

## Buy to let - Limited edition

Suitable for all property types, including HMO and MUFB.

LTV	Product	Rate	Fee	ERCs	Reversion rate	Loan amounts	Assessment rate	Product code
70%	2-year fixed	4.59%	5.00%	4%, 3%	BBR + 3.25%	£50,000 minimum loan. No maximum loan.	6.14%	02528 KBTL2311
70%	5-year fixed	5.09%	7.00%	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	£50,000 minimum loan. No maximum loan.	5.09%	02529 KBTL2311
75%	5-year fixed	5.19%	7.00%	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	£50,000 minimum loan. No maximum loan.	5.19%	02525 KBTL2310

Bank of England Base Rate (BBR): 5.25%

## Acceptable credit profile

CCJs	Default	Secured arrears	Unsecured arrears
0 in 36*	0 in 36*	0 in 12	<sup>†</sup> Not counted

<sup>†</sup>Whilst unsecured arrears are not counted, we reserve the right to consider on a case by case basis as part of the full underwrite.

\*The restrictions may not apply where one of the following applies:

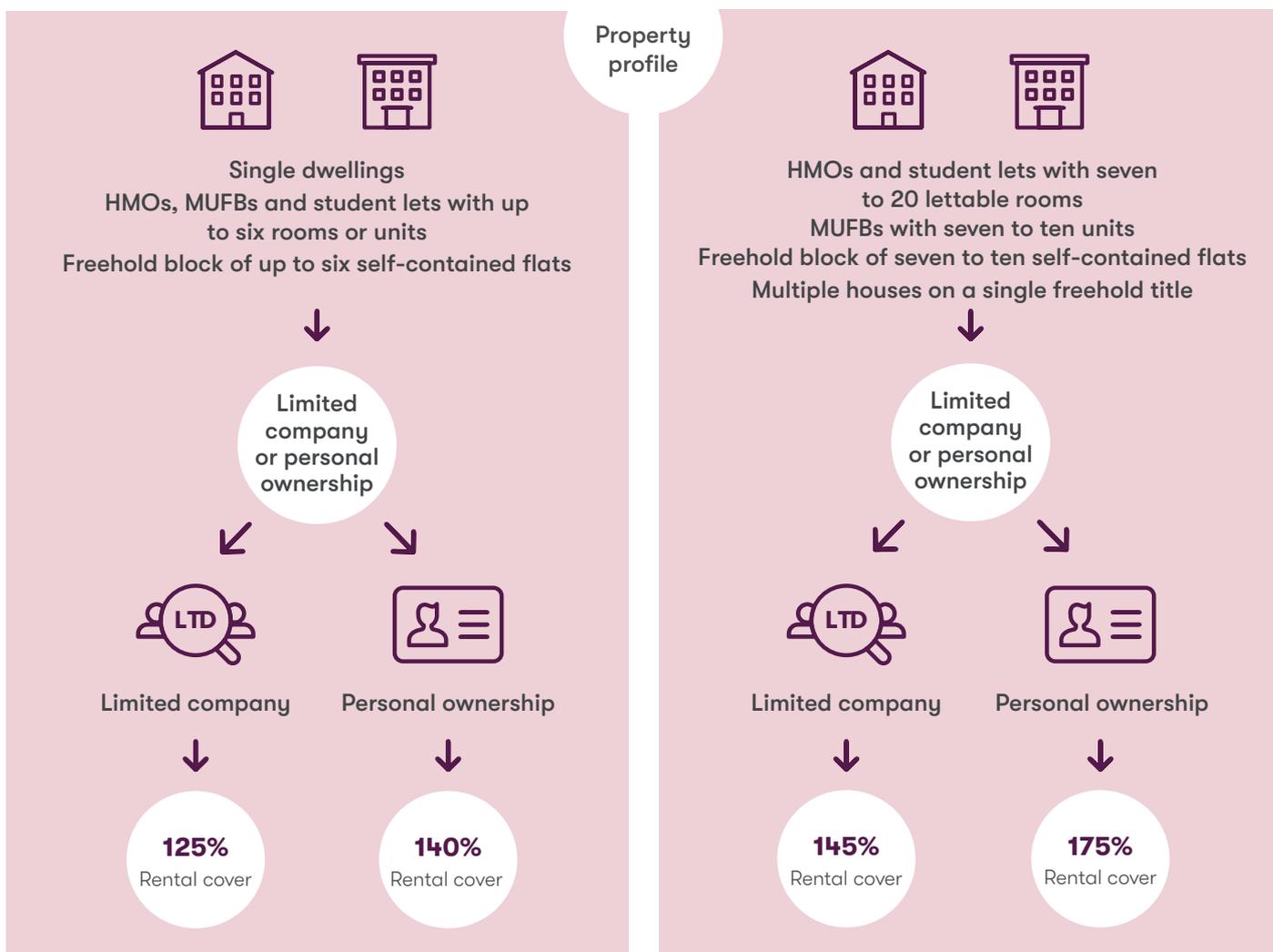
- All CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application
- All CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration
- All CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application

# Buy to let affordability criteria

## Minimum rental cover stress rate



## Rental cover - what you need to know



### Need some extra help?

If you need some additional support with your applications, we're here to help.

Please visit [krfi.co.uk](https://www.krfi.co.uk) for more information. You can also contact your local **business development manager** for any further support, use **Live Chat** on our website or call **01634 835791** to speak to a member of our broker liaison team.