



## New BTL Products

- 5 Product 'Waves'
- Rates now start at 4.99% - with a **3.99% pay rate**
- 2, 3 or 5 year term
- 70% LTV max for the time being
- **No stress testing – we only need 100% rental cover of the pay rate**
- **Difficult borrower** scenarios:
  - Borrowers with a limited deposit
  - Foreign nationals
  - Ex Pats
  - Ltd companies
  - Offshore companies
  - Trusts
  - Adverse credit
- **Difficult property** scenarios:
  - Low yielding property
  - Semi-commercial (up to 30% commercial)
  - Small & Large HMOs
  - Multi-unit freehold blocks
  - Residential above commercial
  - Ex Council
  - Planning irregularities

Call: **01792 277 555**

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