



Brilliant Solutions - BTL 80% Exclusive Term Product

Max Gross LTV	Rate	Term	Application fee	Loan size	Arrangement fee	ERCs
80% purchase or remortgage	4.99%	5 year term 2 year ERC period	£100	Min loan £150k Max loan £1m	2% (can be included in the loan to max 80% LTV Gross)	5% year 1 5% year 2 0% year 3

Key criteria	
ICR Calculation	125% Basic Rate taxpayers / Ltd Co at payrate 145% Higher Rate taxpayers at Payrate
Max term	10 years
Loan basis	Interest only
HMO loading	+0.10%
Holiday let loading	+0.15%
Property type	Residential property only
Adverse	As per standard policy
Valuation	OMV up to £1m 180 day over £1m
Solicitors	Dual representation on loans up to £2m
Proc fee	1.5%
EPC rating	Only for properties with an energy performance rating of C or above

Customers
Individuals, sole traders, LLPs, partnerships, Limited companies
First time landlords
Portfolio landlords
Expats & foreign nationals (maybe an increase in rate)



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