



Brilliant Solutions - 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 2 year ERC period	£100	Min loan £150k Max loan £2m	2% (can be added to the loan)	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
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 180 day over £1m
Solicitors	Dual representation on loans up to £2m
Proc fee	1.5%

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



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