



Second Charge Buy-to-Let Mortgages

Product Guide

January 2026

Brilliant Loans partners with Scroll Finance to bring smarter, more flexible second-charge lending for brokers and their Buy-to-Let clients.

Key Highlights

<p>Rates from 6.65%</p> <p>Competitive fixed and variable rate loans for landlords</p>	<p>Loan size £25k-£250k</p> <p>Up to £1 million coming soon!</p>	<p>Max LTV 75%</p> <p>Across single or multiple security properties</p>	<p>3-25 years</p> <p>Flexible interest-only loan terms</p>
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Product Features

- **Home Equity Loan (HEL):** Traditional second charge loan for landlords, available as 2y or 5y fixed, variable, and “flexi-fixed” variants
- **Home Equity Line of Credit (HELOC):** Optional add-on of a 12-month revolving facility allowing unlimited drawdowns and payments
- **Multiple properties:** Landlords may borrow against single or multiple security properties (standard or HMO up to 10) in their portfolio
- **Flexi-fixed:** Unique facility available to allow setting of your own fixed rate term to align with end of fixed period on the first mortgage

Powered by Scroll’s technology platform



Smart

Dynamic pricing
Automated
Data-rich



Simple

Clean design
End-to-end digital
API or portal access



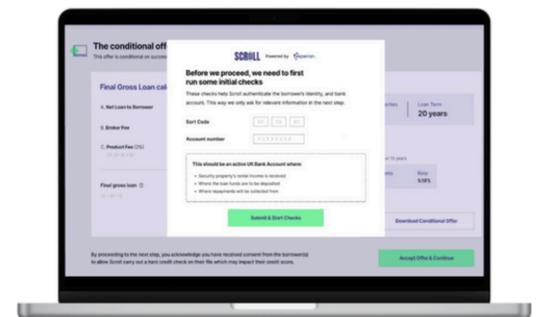
Seamless

Instant decisioning
Funding in 5 days
ID&V, Open Banking AVMs



Service

Broker-first
Dedicated case ownership
Fast, human support



Introducing **Neo** - our proprietary origination platform

Benefits of using Scroll

- 1 **Generous commissions - 2% of net loan. No clawbacks on HELOCs. Paid within 24 hours of completion.**
- 2 **Day 1 conditional offers. AVM always opted-in. Real-time decisioning and case tracking**
- 3 **Best-in-class service. Dedicated 1x1 case support. Ongoing product and system training.**

Get in touch with the Brilliant Loans team to learn more about Scroll’s offering

Applications are introduced by Brilliant Loans and processed using Scroll Finance’s origination platform.

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Eligibility Criteria

Applicant Criteria

- Applicants must be UK residents.
- Up to 4 applicants permitted per case.
- Primary applicant must be at least 21 years old; others ≥ 18 .
- Maximum age at term end – 85 years.
- Both portfolio (≤ 20 properties) and non-portfolio landlords accepted.
- Limited Company (SPV) applications accepted
- Applications that qualify as Consumer Buy-to-Let (CBTL) are not eligible.

Security Property

- Property must be in England or Wales.
- Acceptable security types:
 - Freehold or leasehold house, flat, or maisonette (≥ 85 years lease remaining at valuation).
 - HMO (up to 6 beds) and MUFB (up to 6 units)
- Minimum property value: £100,000 (£75,000 per unit for MUFB).
- Up to 10 security properties may be used to release equity across a portfolio however security cannot be a mix of HMO and non-HMO properties.
- Must not be non-standard construction, ex-local authority flat, or above/below commercial premises.
- Must not be subject to solar panel leases, possessory titles, or agricultural restrictions.

Valuation

- Maximum LTV: 75% gross (on single or multi-security basis).
- For portfolio landlords (≤ 20 properties), no overall portfolio LTV cap applies (but each security $\leq 75\%$).
- AVMs accepted via Rightmove or Hometrack (subject to criteria).
- Full RICS valuation required for multi-security, HMO, and MUFB cases.
- Valuations valid for 4 months.

Income Criteria

- No minimum personal income requirement for BTL applications.
- Rental income must meet Scroll's minimum Debt Service Coverage Ratio (DSCR):
 - 125% for standard BTL properties
 - 160% for HMO and MUFB (coming soon)
- Income verification via bank statements or Open Banking.

Credit Profile

- No undischarged bankruptcy, IVA, or Insolvency Event within 6 years.
- No CCJ $> \pounds 100$ unsatisfied / $> \pounds 500$ satisfied in last 3 years (max 2 total).
- No mortgage arrears in last 12 months.

Tenancy

- Property must be let on a valid Assured Shorthold Tenancy (AST) with original term of at least 6-36 months.
- Corporate, Local Authority, and short-term (Airbnb/holiday) lets not accepted.