

Buy to Let



Everything you need to know

THE MARKET

Outstanding mortgage balances more than **£200 billion**¹

1 in 5

homes owned by landlords²



BTL lending at an annual rate of **£33 billion**¹

1/3 purchase, **2/3** Remortgage in last year

Change from 50-50 split in previous years⁴



730,000

rent properties to offspring³

OUR PROPOSITION

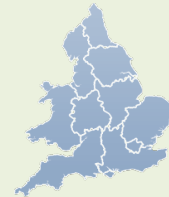
Available direct or packaged via **TBMC**

No maximum age **21+**

5 year fixed products stressed at:

145%
@ 4%

Available in



England & Wales

Max LTV 75%

- Including new build flats



Individually underwritten
- Subject to satisfactory credit search



Proc fee:

Direct

0.5%

Via TBMC

0.4%

Loan value:



-Minimum £25,000

-Maximum £500,000

Minimum property value:

£75,000



1) <https://www.cml.org.uk/news/news-and-views/buy-to-let-the-past-is-no-guide-to-the-future/>

2) <http://www.telegraph.co.uk/finance/personalfinance/investing/buy-to-let/11179073/Buy-to-let-boom-one-in-five-homes-now-owned-by-landlords.html>

3) <https://moneyfacts.co.uk/news/buy-to-let/number-of-parent-landlords-on-the-rise/> 4) <https://www.mortgagestrategy.co.uk/winners-buy-let-changes/>