

Buy-to-Let for Landlords

Buy to Let has reached new heights of popularity but not all investors can access the mortgage market due to missing some tick-list requirements of high street lenders. Assetz Capital takes a pragmatic approach to such funding, recognising the strength of property security and its rental income as a critical part of the lending decision.

Product benefits

- ✔ Adverse credit, ex-pats and non-UK nationals considered
- ✔ No 6 month rule - a borrower can receive a loan from us even if the vendor hasn't owned the property for 6 months
- ✔ Newbuilds, flats above commercial property, flats over 10 storeys and student accomodation considered



Indicative terms (Correct as of Dec 2021)

| | 1st Charge | 2nd Charge |
|-------------------------|---|-----------------------|
| Commitment term | Up to 5 years | |
| Amortisation profile | Up to 25 years repayment profile or interest-only | |
| Maximum LTV | 75% (of market value) | 70% (of market value) |
| Maximum debt | £2m | |
| Minimum debt | £100k | |
| Borrower rate per annum | From 5.5% | |

Each facility will be structured and priced on its own merits. We will consider terms outside the maximum loan guidelines where the circumstances of the loan warrant it.

Real world lending