

# 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 August 2022)

	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	£3m	
Minimum debt	£100k	
Borrower rate per annum	From 5.99%	

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