

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.

This is not a development exit product and is for existing portfolio landlords with current passing income.

Product benefits

- ✓ 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 Considered
- ✓ Flats over 10 storeys and student accommodation considered



SOLD

Indicative terms (Correct as of September 2023)

	1st Charge	2nd Charge
Commitment term	Up to 5 years	
Amortisation profile	Up to 25 years repayment profile or interest-only	
Maximum LTV	Maximum 70% of market value	
Maximum debt	£50m	
Minimum debt	£750k*	
Borrower rate per annum	Typically from 3% + Bank Base Rates	

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.

*Minimum debt service subject to stress testing.

Real world lending.