Please see below I have outlined the fundamental terms and conditions for our current BTL mortgage options -:

We offer Buy to let mortgages to clients who would like to buy an investment property in the UK **( It is not allowed to be used for personal or family use and must be rented out )**

Unfortunately, we currently do not provide residential mortgages.

**Interest-Only Loan:**

1. Minimum Loan Amount: £150,000
2. Maximum Loan Amount: £3 million
3. Loan to Value (LTV): Maximum of 70% of the property value.
4. Maximum Tenor: Currently 3 years ( Will consider 5 ) with a view to reassess and rebook after
5. Interest Rate: Currently 3% above the Bank of England Base rate 4.75%(total of 7.75% per annum)
6. Arrangement Fee: 1.5% for loans below £500,000; 1% for loans above £500,000
7. Valuation and Legal Fees: To be borne by the customer.
8. Security Property Location: London, Home Counties, Manchester, Birmingham and other major cities across the UK
9. Refinancing: Existing Mortgage Loans can be considered
10. Cash Security Deposit ( Refundable ): Equivalent to 6 months of monthly repayment required at FCMB UK if the property is untenanted on completion.
11. Good Credit History and No Undisclosed Liabilities
12. Provision of income proof including tax clearance certificates

**Capital & Interest Repayment Loan:**

1. Minimum Loan Amount: £150,000
2. Maximum Loan Amount: £3 million
3. Loan to Value (LTV): Maximum of 75% of the property value.
4. Maximum Tenor: 15 years
5. Interest Rate: Currently 3% above the Bank of England Base rate 4.75% (total of 7.75% per annum)
6. Arrangement Fee: 1.5% for loans below £500,000; 1% for loans above £500,000
7. Valuation and Legal Fees: To be borne by the customer.
8. Security Property Location: London, Home Counties, Manchester, Birmingham and other major cities across the UK
9. Refinancing: Existing Mortgage Loans can be considered
10. Cash Security Deposit ( Refundable ): Equivalent to 6 months of monthly repayment required at FCMB UK if the property is untenanted on completion.
11. Good Credit History and No Undisclosed Liabilities
12. Provision of income proof including tax clearance certificates