

# Buy to Let Mortgages

## Funding for Every Type of Landlord

A buy to let mortgage is a loan secured against a property which the borrower intends to let to a tenant. It is classed as a business transaction and is not regulated under Home Finance unless the borrower intends to let the property to a close family member, the property has been inherited or the borrower is unable to sell the property and needs to resort to a buy to let arrangement.

We have access to a diverse range of market-leading products that are suitable for individuals, limited companies, expats and LLPs. Many of our lenders will individually assess each case on its own merits, allowing us to offer tailored solutions if the deal makes sense.

Working with Ingard ensures you can cater to every type of landlord, regardless of whether it's the borrowers' first buy to let or they have a large portfolio of properties.

## Common Uses

- Landlords looking to purchase or refinance a property/ properties
- Expat/ foreign national looking to purchase an investment property in the UK
- To refurbish a property/ portfolio of properties
- To consolidate debts

## Key Criteria

- Loans for any legal purpose
- LTVs up to 85%
- Clients with adverse
- Interest only options
- Second charge options
- First time landlords
- Expats/ foreign nationals
- No product fees/ ERCs (selected lenders)
- HMOs and student-lets
- Unusual constructions
- Semi -commercial properties
- Exclusive products for portfolio landlords

## Lender Panel



For further information contact our Broker Support Team:



01702 538 800



info@ingard.co.uk

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