

Buy to let mortgage products

With 75% LTV across buy to let, and an enhanced product range for HMOs and MUFBs (on purchase and remortgage applications), we're here to support you.



Our buy to let products can help your clients with larger loans on higher valued properties. This, coupled with our approach to lending to investors with more involved ownership structures, could really help your clients.

Key features



Up to 75% LTV available



Min loan £100,000



HMOs up to 20 bedrooms and MUFBs accepted



More involved ownership structures permitted



Available in England and Wales



For more detail, speak to your BDM

Buy to let products

Product	LTV	Rate	Fee
2-year fixed	75%	4.24%	2.00%
5-year fixed	75%	4.44%	2.00%

New enhanced MUFB and HMO criteria for 7 - 20 bedrooms/units

- Long form valuations
- Up to 70% LTV on large HMOs/MUFBs with 7 – 20 bedrooms/units
- Up to 75% LTV on buy to let and small HMOs/MUFBs with six bedrooms/units or fewer
- Max loan size £1.5m (larger loans considered by referral)
- Student lets considered - discuss with your BDM
- Available as purchase and remortgage

Additional underwriting

- Portfolio assessed to understand the liquidity position and the ability to cover rental voids
- Tenant profile assessed to ensure the ongoing sustainability of the rental income

Additional underwriting may apply.

Acceptable credit profile

CCJs	Default	Secured arrears	Unsecured arrears
0 in 36 months	0 in 36 months	0 in 12 months	N/A

Exclusions

Expats, no bankruptcies, IVAs or DMPs

Important things to note

If the below guidance isn't adhered to (e.g., the property is occupied or doors have been left closed), the surveyor may not go ahead with the valuation but will still charge the valuation fee for the on-site visit.

Physical valuations - for buy to let and HMO/ MUFB up to six bedrooms/units

A physical valuation will be sourced from Connells via the standard process.

Connells has issued prescriptive guidance to follow around inspection protocols, which you can find here <https://www.interbay.co.uk/media/1486/property-inspection-protocol.pdf>

Long form valuations

The investment method of valuation will be used. Visit <https://www.interbay.co.uk/media/1435/valuation-fee-scale.pdf> for more information on fee scales and current valuation protocols.



Need some extra help?

If you need some additional support, we're here to help.

Please visit [interbay.co.uk](https://www.interbay.co.uk) and read our **latest FAQs**, to answer any queries you may have.

You can also contact your local **senior business development manager** for any further support, telephone our broker sales support team on **0345 878 7000** or use **Live Chat** on our website to speak to a member of our sales support team.

Semi-commercial products

We're offering up to 60% LTV for properties with a value up to £1m



With physical valuations now re-introduced in England and Wales, we can underwrite your semi-commercial cases to valuation instructed stage and work closely with you to ensure that we can proceed quickly when we're in a position to do so.

A range of semi-commercial products are available up to **60% LTV** for properties with a value of up to **£1m**.

Key features



Up to
60% LTV



Min loan
size £150k



Max loan
size £600k



Max property
value £1m

Semi-commercial products

Product	LTV	Rate	Fee
2-year fixed	60%	4.85%	1.5% (1.25% existing borrowers)
5-year fixed	60%	4.95%	1.5% (1.25% existing borrowers)

Please note both Tier 1 and Tier 2 products are the same rate.

0.25%

Existing borrower fee reduction

Clear six-month InterBay payment history required

Acceptable credit profile

Adverse credit	Allowable limit
CCJs	Nil (3 year history)
Defaults	Nil (3 year history)
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A

Exclusions

Additional exclusions may apply, please contact your senior business development manager for details.

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<https://www.interbay.co.uk/media/1486/property-inspection-protocol.pdf>

Long form valuations

The investment method of valuation will be used. Visit <https://www.interbay.co.uk/media/1435/valuation-fee-scale.pdf> for more information on fee scales and current valuation protocols.



Need some extra help?

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