

# Buy to Let



## Property Type

- Any property type - including Semi Commercial and ex local authority
- No minimum property valuation (except consumer Buy to Let)
- Property currently uninhabitable accepted
- No maximum property portfolio limitation
- Lending available in England, Scotland and Wales



## Income Proof

- No proof of income required
- Additional income can be used to cover any rental coverage
- Tenancy agreement can be used to evidence rental with no further proof required.



## Detail

- Loans from £10,000 - £2,000,000
- 3 - 35 year term
- Up to 85% LTV
- Adverse credit accepted
- First and second charges available
- Ex-pats landlords accepted
- Any legal purpose including tax bills and purchase other properties and deposits
- Equitable charges available
- Capital and interest only available
- Up to age 80 at application
- No credit scoring



For further information or to discuss a Buy to Let case please call:

**smart: money**

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