



Buy-to-Let Mortgages

We know that the Buy-to-Let market is full of funders who lend within pre-set credit criteria. We do things differently. We realise that this tick-box way of doing things, along with offering generic loan products, means the individual requirements of your business aren't taken into account.

We offer Buy-to-Let Mortgages that are flexible. We know that every transaction is different and therefore we aim to understand your individual requirements as every investor's strategy is unique. We think that's the best way to find you the simple and straightforward funding your business needs.

Key features

- Interest only option available
- Long term committed terms, up to 30 years
- Equity release purposes allowed as well as purchase and refinance (up to 100% of costs)
- Gifted deposits permitted (between family members)
- No limit to the number of properties you can own

Who do we lend to?

Borrowers must be a UK Registered Company, Limited Liability Partnership, Trust, Charity or in personal names.



Gifted deposits permitted



No property limit



Lending criteria

- Loans from £150k to £10m
- Terms from minimum 12 months to maximum 30 years
- Secured by way of a first legal charge on a UK located property (excluding Northern Ireland)
- Experienced property investors
- Interest only available up to 10 years
- Borrowers must be a UK Registered Company, Limited Liability Partnership, Trust, Charity or in personal names
- Maximum 70% LTV based on independent professional valuation not purchase price
- Personal guarantees required from business owners/directors

Why choose us?

At Cambridge & Counties Bank we know that not all residential property deals are the same and not all fit into set credit criteria. Because of this, our experienced front line and manual underwriting teams work closely to make sure we structure the ideal loan for your requirements. Everything we do is underpinned by our personal service that is truly first class.

Max.
70%
LTV

Experienced
property investors



Loans
£150k
to **£10m**



Interest only
available



Get in touch with our dedicated **Property Finance Team**



Call **0344 225 3939**



Visit **ccbank.co.uk/pf/btl**

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**Cambridge &
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Growing business together

Registered office: Charnwood Court, 5B New Walk, Leicester LE1 6TE United Kingdom. Company Registration No: 07972522

We are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register No: 579415