# Product news



#### Effective 19 May 2020

# Now Available:

- Purchase cases
- Increased LTVs across the range
- Return of self build and holiday let
- Resi to 90% LTV
- Lending on flats and new builds

# **Lending Updates**

- Capital raising to gift to a family member available to 50% LTV.
- Day rate contractors assessed as self employed using income declared on tax overviews and tax calculations.

# **Residential**

Purchase and remortgage to 90% LTV Later life to 75% LTV Rates from 2.50%

### **Buy to Let** Purchase and remortgage to 80% LTV Rates from 2.70%

**Self Build** Remortgage to 80% LTV Includes conversion and renovation Rate of 3.99%

# Expat Residential and Buy to Let

Purchase and remortgage to 80% LTV Rates from 2.75%



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#### **Holiday Let** Purchase and remortgage to 80% LTV Rates from 2.75%



### Valuations

There is a very high demand on all valuers as they get used to new working practices and clear the backlog across the industry. Where physical valuations are required we will endeavour to get these carried out as soon as possible but please be aware of the expected delays. We are not currently accepting cases for shared ownership or properties valued over £1m.

Get in touch

