

INVESTMENT MORTGAGES

LANDLORD MORTGAGES

Many landlords need a buy-to-let mortgage – whether they are buying their first property, expanding a sizeable portfolio, or refinancing an existing investment property or portfolio.

When it comes to funding your buy-to-let investments, you do not want to pay more than you absolutely need to. With changes to mortgage interest tax relief, coupled with higher stamp duty on purchases and other new pieces of legislation, it is harder to make money out of buy-to-let than in the past.

Landlords must do their research carefully – this is true not only when choosing a property but selecting the right mortgage or remortgage. There are so many buy-to-let mortgages available that finding the right one for your circumstances is not necessarily straightforward, particularly as lenders have tightened affordability criteria to reflect changes to mortgage interest tax relief, with tougher underwriting and stress testing than in the past.

With interest rates low and many landlords on deals that move onto a margin above Bank of England base rate when the fixed or introductory tracker period ends, you may have decided not to bother remortgaging, assuming you won't find anything cheaper. But with so many competitive buy-to-let mortgages out there, there may well be a cheaper deal for you.

This is where SPF Private Clients can help. Our team of experienced brokers has access to a wide range of buy-to-let options for purchase and remortgaging, as well as some exclusive deals. This means you can rest assured that you will be getting the most suitable funding for your circumstances at a competitive rate.

Many landlords are 'accidental' and fall into renting out property because they can't sell their home or choose not to. SPF can advise on the best 'let to buy' products, ensuring you get the right product for your needs and don't pay more than you need to.

An increasing number of landlords are considering buying property via a limited company. SPF can find the most suitable finance to enable them to do so and with more lenders offering mortgages for limited companies there are increased options available at better rates than in the past.

Whether you are an accidental landlord renting out your first property, a small landlord remortgaging several houses or flats, or a professional landlord with hundreds of properties in your portfolio, we can assist.

For more information please contact:

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PRIVATE
CLIENTS

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.

A fee of up to 1% of the loan amount is payable. For example, if we arrange a loan of £100,000 the fee could be £1,000. The exact fee charged will depend on the amount of work undertaken.



SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA).
The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.