NEW!

Buy to Let 2 year Fixed rates from 1.99%

Precise Mortgages

Our new and improved top slicing proposition provides many benefits including:

- Unlocking access to 2 year Fixed rate products
- Achieving greater flexibility and loan size
- Solutions for landlords, looking to manage their properties more effectively
- Available across our entire buy to let range

Other top slicing highlights:

- ICR calculated from 110% of pay rate
- Available in Limited Company and Personal Ownership
- Portfolio and non-portfolio landlords
- Multiple applications acceptable

To complement our top slicing enhancements we're excited to introduce a new range of 2 year Fixed rate products.

Tier 1 - 75% LTV

Products for Personal Ownership

Product type	Rate	Product fee	Reversion rate	Assessment rate	Features	ERC	Product code
2 year Fixed	1.99%	2.50%	LIBOR + 4.65%	5.50%	Minimum loan amount £100,000	4% year 1, 3% year 2	UZV69
	2.99%	1.50%			**£500 cashback** **Refund of valuation (max £630)** Minimum loan amount £100,000		UZV70
	3.74%	£0		5.74%	**£500 cashback** **Refund of valuation (max £630)** Minimum loan amount £100,000 Maximum loan amount £500,000		UZV71

Products for HMOs, Multi-units and Limited Companies

Product type	Rate	Product fee	Reversion rate	Assessment rate	Features	ERC	Product code
2 year Fixed	2.99%	1.50%	LIBOR + 4.65%	5.50%	**£500 cashback** **Refund of valuation (max £630)** Minimum loan amount £100,000	4% year 1, 3% year 2	**Ltd Co:** UZV76
							HMO: UZV82
							Ltd Co HMO: UZV87
	3.74%	£0		5.74%	**£500 cashback** **Refund of valuation (max £630)** Minimum loan amount £100,000 Maximum loan amount £500,000		**Ltd Co:** UZV77
							HMO: UZV83
							Ltd Co HMO: UZV88

LTV limits may apply, please refer to our Buy to Let criteria for full information. Top slicing is not available for First Time Buyers.

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Remember: *Where the surplus income used to assess financial stress is taken solely from portfolio rental income, no additional proof of income will be required.*

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