

Buy to Let
mortgages:
More opportunities,
less hassle.



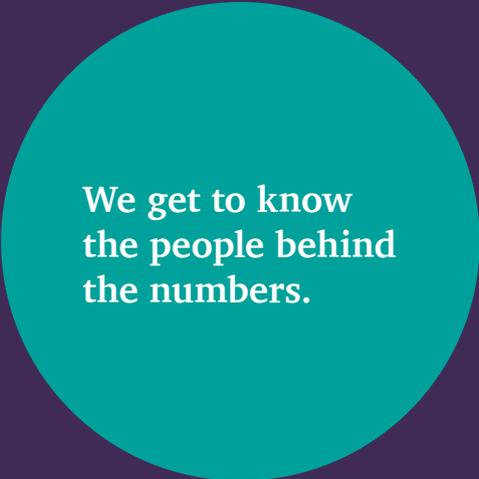
together.®

Nobody likes to be pigeon-holed.

So we do what's common sense - not common practice - when getting to know our customers.

Instead of treating your application like a series of tickboxes, we'll look at the bigger picture. Which means we can often lend when others struggle to.

Whether having tenants was never part of the plan; you're making your first investment; or are an experienced portfolio landlord, there's a Together Buy to Let mortgage made with you in mind



We get to know
the people behind
the numbers.

With common sense as standard.

We realise that more and more Brits are turning their backs on the 9-to-5, earning their living with jobs and arrangements that suit their lifestyle. So we'll look at your rental income relative to your monthly payments. And if after that we decide to review your complete income and expenditure (which is by no means guaranteed, by the way), we'll factor in all of your sources of income - including wages for all of your jobs, any pension you're already claiming, and others.

And because we know the rental market, we understand that - sometimes - the best buy-to-let properties are those that are a little unusual in their position, condition, or construction.

So as well as your average brick-built houses, we'll consider:

- Ex-council properties.
- Maisonettes and flats on any floor.
- Properties of non-standard materials, including concrete and steel-framed.
- Defective properties and those with poor remarks on valuation

For accidental landlords...

You may find yourself with a property to rent out by circumstance rather than design... perhaps one you've inherited, or left spare after you've moved in with a partner. And if that means you need to remortgage before renting it out - perhaps because your existing provider doesn't do buy-to-let mortgages, or because you need to buy someone out - let's talk.

For residential investments...

Countless Brits have decided to invest in rental property over the last few years. And if you're one of them, we applaud (and share) your entrepreneurial spirit.

With this in mind, we won't insist that you have a certain amount of landlord experience before we'll consider you. And if your rental income sufficiently covers your mortgage payments, we won't conduct any further affordability assessments. But if we have to, we'll take your other income into account too - including rent from other properties, or wages from your day job.

For professional landlords...

Whether you've got three properties or three hundred, we could help. Portfolio landlords get the same rates as everyone else, and we're not scared off by HMOs, holiday lets, and even semi-commercial properties.

And if you're looking to expand your portfolio, we can lend up to 100% of the property's purchase price by using your other properties as additional security.

At a glance:

- Loans up to £2m.
- Borrow up to 75% of the property's value.
- Over up to 30 years.
- Capital repayment and interest-only options available.
- Choose from fixed or variable rate options.

The maximum loan, loan-to-value ratio and term offered may vary based on your individual circumstances.



**Imperfect
credit?
We can work
with that.**

together.[®]

0371 346 0986
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Any property used as security, including your home, may be repossessed if you do not keep up repayments on your mortgage or any other debt secured against it.

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