

Lender	Contact	Max LTV	Fees	Broker Commission	Rental Calculation	Serviceability Term	Applied Rate	Actual rate starting from	Payment calculated on:	Actual Payment	Special Notes
BARCLAYS	Commercial 1 0845 271 2690	70%	2%	0.5%	150%	15y	8.50%	3% over BoE	Repayment	Repayment	Base rental income at net 85%
ABBEY	Commercial 1 0845 271 2690	70%	1.50%	0.38%	140%	25y	8.25%	3.75% over BoE	Interest Only	Repayment	Happy with 5 year + leases
LLOYDS	Commercial 1 0845 271 2690	65%	1.50%	0.38%	160%	15y	8%	3.5% over BoE	Repayment	Repayment	
RBS/NAT WEST	Commercial 1 0845 271 2690	65%	1.50%	N/A	175%	20y	9%	3% over BoE	Interest Only	Repayment	
ALDERMORE	Commercial 1 0845 271 2690	70%	1.75%	N/A	130%	20y	7.50%	4.5% over AR	Interest Only	Interest Only	HMO,s acceptable
Bank of CYPRUS	Commercial1 0845 271 2690	60%	1.50%	N/A	N/A	N/A	N/A	7% over BoE	N/A	Repayment	
HANDLESBANKEN	Commercial 1 0845 271 2690	65%	1.50%	0.38%	130%	15y	7%	3% over 3ml	Repayment	Repayment	High net worth clients only
DRAWBRIDGE (1)	Commercial 1 0845 271 2690	70%	2%	0.75%	125%	3y	6.99%	6.99%	Interest Only	Interest Only	Foreign Nationals HMO's, Ex Pats,
DRAWBRIDGE (2)	Commercial 1 0845 271 2690	70%	2%	0.75%	110%	3y	8.99%	8.99%	Interest Only	Interest Only	Foreign Nationals HMO's Ex Pats