

## Case Study: Foreign National First-Time Landlord Dipping Their Toe in the UK Property Market

Our products are structured to give your clients the flexibility they need. Here's an example of how:

#### The client

The client was a foreign national who had been living in London for over 5 years, they had clean credit and owned their main residence. They were looking to purchase a four bed HMO in an established HMO area, with four occupants already in situ.

#### The situation

Being a foreign national looking to become a first-time landlord, the client was looking to raise 75% LTV to buy his first investment property in the UK, and build up letting experience.

# The solution

We were able to offer the first-time landlord our TermTen product with a 5 year fixed rate of 4.79%, giving the client the stability of a fixed rate whilst they build up letting experience with the freedom to refinance after five years has passed, or roll onto a SVR if that better suits them when the time comes.



### Have a case to discuss?



Call us on 0345 241 3079

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