

Buy-to-Let
100% DSCR
Range
W1

Key Partner
Exclusive
Product

 West One

26th January 2023

Buy-to-Let 100% DSCR Range W1

Purchases and Re-Mortgages

Max LTV	60%	60%
Max Loan Size	Loans up to £500,000 (larger loans considered on referral)	
Min Loan Size	£100,000	
5 Year Fixed	6.59%	6.09%
Arrangement Fee	2.50%	5.00%
Reversion rate	BBR* + 4.99%	
ERC	5 Year Fixed : 4%/4%/3%/3%/2% 10% overpayment permitted on a lump sum basis per annum	
Application Fee	£180	

Rental Calculation (5 year fixed based on payrate)	These calculations apply to standard property types available within this plan All LTVs - Basic rate taxpayers and Limited Companies/LLPs 100% All LTVs - Higher and Additional Rate taxpayers 100%
Other	Maximum 3 loans per borrower / £1.5m maximum lending 6 months rental void cover savings evidence required Minimum Income £50,000 (independent of security income)

*Subject to a BBR floor of 0.25%

Procurator Fee	0.90%
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CONTACT US FOR MORE INFORMATION

Email: btlbrokersupport@westoneloans.co.uk

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West_One_BTL_100%_DSCR_Range

Standard Range

Designed to finance Purchases and Re-mortgages of houses, leasehold flats and maisonettes including new build properties through limited company SPV or personal names.

Does not include HMO, MUFB, above or next to commercial, Expat or holiday lets.

W1 Product Criteria

Defaults

No defaults within the last 72 months

CCJs

No CCJ's within the last 72 months

Missed mortgage / secured payments

None in the last 36 months

Unsecured arrears

0 in 6 months

Worst status 1 in 12 months (Max. 1 instance)

Worst status 2 in 24 months

Bankruptcy / IVA

None in the last 72 months

Buy-to-Let 100% DSCR Range W1

Purchases and Re-Mortgages

Max LTV	60%	60%
Max Loan Size	Loans up to £500,000 (larger loans considered on referral)	
Min Loan Size	£100,000	
5 Year Fixed	6.79%	6.29%
Arrangement Fee	2.50%	5.00%
Reversion rate	BBR* + 4.99%	
ERC	5 Year Fixed : 4%/4%/3%/3%/2% 10% overpayment permitted on a lump sum basis per annum	
Application Fee	£180	
Rental Calculation (5 year fixed based on payrate)	These calculations apply to standard property types available within this plan All LTVs - Basic rate taxpayers and Limited Companies/LLPs 100% All LTVs - Higher and Additional Rate taxpayers 100%	
Other	Maximum 3 loans per borrower / £1.5m maximum lending 6 months rental void cover savings evidence required Minimum Income £50,000 (independent of security income)	

*Subject to a BBR floor of 0.25%

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West_One_BTL_100%_DSCR_Range

Specialist Range

Designed to finance Purchases and Re-mortgages of specialist properties, specifically small HMO/MUFB and above or next to commercial.

W1 Product Criteria

Defaults

No defaults within the last 72 months

CCJs

No CCJ's within the last 72 months

Missed mortgage / secured payments

None in the last 36 months

Unsecured arrears

0 in 6 months

Worst status 1 in 12 months (Max. 1 instance)

Worst status 2 in 24 months

Bankruptcy / IVA

None in the last 72 months

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