



## MOLO LAUNCHES LARGE HMO AND MUFB PROPOSITION

Are your clients looking to seek additional property investment options to diversify their portfolio? Molo's new large [Houses of Multiple Occupation](#) (HMO) and large [Multi-unit Freehold Blocks](#) (MUFB) offering gives landlords even more choice in the market.

Your clients can purchase a property with up to 12 lettable rooms/ units with 2-year fixed rates starting at 5.45%, and 6.55% on a 5-year fixed rate (on all LTV options), across all sizes of HMO/MUFB.

At Molo, we are committed to providing customers with first-class standards of customer service. With that in mind, all large HMO and large MUFB cases will have a dedicated underwriter to ensure a smooth and systematic process.

By choosing Molo for their mortgage needs, landlords have a plethora of options to help them maximise investments and achieve more success in the property market.

### **Molo's buy-to-let lending criteria for large HMO and MUFB**

#### **HMO**

- Maximum of 12 lettable rooms on one mortgage
- Up to 75% LTV
- Physical valuation applies for 6 lettable rooms
- A red-book valuation is required for properties from 7 to 12 lettable rooms
- Minimum 12 months' landlord experience required

- HMO licence may be required

**MUFB:**

- Maximum of 12 units on one mortgage
- Up to 75% LTV
- Physical valuation applies for 6 units
- A red-book valuation is required for properties from 7 to 12 units
- Minimum 12 months' landlord experience required
- All units must be separately saleable and serviced for utilities
- All units must be held on the freehold title. There should be no leases in place at the time of completion

Our [eligibility criteria](#) and [product guide](#) have all the details you need for price change specifics.

See how Molo can help you and your clients by visiting our [Broker Page](#) for more information. As always, if you have any questions don't hesitate to get in touch with us by email at [brokersupport@molofinance.com](mailto:brokersupport@molofinance.com).

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