

# We cater for landlords of all sizes, from one property to a portfolio

THE  
**FAMILY**  
BUILDING  
SOCIETY



## Whether your client needs a Standard, Expat or Limited Company Buy to Let mortgage, see how we can help.

- No minimum income
- No stress test on background properties held (just need to be self-financing)
- Max LTVs for BtL products - **now 75%\***
- We accept applications up to the age of 89
- Expat cases accepted from over 40 countries, plus further countries through agreed packagers
- We have a common sense approach to lending and use real human beings to underwrite each mortgage case.

\*Loan to Value - Maximum 75% for all property types excluding Multi Unit Freehold Blocks (MUFBs). The maximum LTV for MUFBs is 70%.

## Semi-exclusive products

We offer semi-exclusive products through our packaging partners.

These products are not available on our website so speak to your local Business Development Manager for more information.

[Contact your local BDM](#)

## Houses in Multiple Occupancy (HMO)

We have a new range of mortgages available for small HMOs - available through selected packagers. Contact your local BDM to find out more.

[Find out more](#)



## Why Choose Us

No 'computer says no' underwriting – We'll listen to your clients' stories and our human underwriters make a common-sense assessment based on the merits on each individual case.

No credit scoring – We offer tailored credit checks, taking a holistic view of your clients' finances, not just assessing a predefined set of criteria.

No 'one size fits all' - Unlike many mainstream lenders, we'll offer mortgages to a wide range of clients – through products such as Joint Borrower Sole Proprietor (including reverse JBSP) and Buy to Let (including Expat & Limited Company). We also offer mortgages to those who are self-employed, as well as those approaching or in retirement.

Other acceptable income – we accept income from pension pots (up to 90%), investment portfolios, stocks, and shares ISAs, other 'unearned' or passive income streams such as rental income, state pension and any other annuities can be added to the assumed income.

[Find out more](#)

## Contact Us



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Mortgage Desk



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