

Fabulous Features

- **Up to 85% LTV for Buy to Let mortgages**
Must use purchase price on contract and be confirmed by the solicitor.
- **Up to 15% discount allowed on new build AND second hand properties**
(Not on 3 year tracker) The 15% is inclusive of any stamp duty, solicitor's fees, car parking spaces etc as confirmed by the solicitor or reservation document.
- **Available for purchases and remortgages**
- **100% rental cover**
The rent needs to cover only 100% of the initial mortgage pay rate to be acceptable. If rental coverage is below the required amount;
 - **Supplement with income**
Buyer affordability can be assessed. Use the affordability calculator on the UX Mortgages website.
 - **ARLA lettings accepted for rental valuations**
Should one of our surveyors value the rental at below the required level, you can obtain a valuation from an agent registered with ARLA in the form of a letter on headed paper (restrictions apply).
- **Live/Work units accepted on any ratio**
These are considered on a case-by-case basis, please contact us to discuss your case.
- **Fees can be added to the loan**

Non-Standard case?

- **Staged funding/Self build properties**
We can release funds over four stages subject to inspection by a valuer. See page 16 of the Packaging Manual.
- **Multiple lets**
Must not be individual self-contained units, the property must have standard amenities i.e. a kitchen and bathroom. Maximum of 4 occupants on individual tenancy agreements.
- **Re-mortgages accepted from day 1**
If the property is within two months of completion we will re-mortgage to the same monetary value. After this period applicants can re-mortgage to capital raise for any legal reason (including commercial use for established businesses).

Non-Standard Purchaser?

- **Ex-Pats**
Applicants do not have to be a UK taxpayer, but must be employed (copy of employment contract will be requested). Other criteria applies, see page 7 of the Packaging Manual.
- **Foreign nationals**
Must have been in UK for at least 1 year and have permanent rights to reside, or indefinite leave to remain stamped inside a valid passport. If no credit shows on a credit search, need 3 months bank-statements.
- **Republic of Ireland based borrowers**
The same criteria applies. Applicants must be permanent residents in the Republic of Ireland and hold an Irish passport. All applicants must have a UK bank account.

Great aftercare

- **Mortgage fully portable**
Applicants have a full 6 months to port their mortgages.
- **No redemption tie-ins and overpayments allowed**
No redemption overhang after initial 2-year period. Up to 10% annual overpayment is permitted penalty-free.

Spot on Customer Service

- **In-house underwriting**
All our application processing is on-site, giving you direct access to our experienced underwriters should the need arise.
- **No call centre**
Speak to the same mortgage processors throughout your case who aim to provide a friendly, efficient and personal service.

Contact details

UX Mortgages
26 Dover Street
London
W1S 4LY

t. 0870 803 1565
f. 0207 763 7294
w. www.uxmortgages.com

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Helpline:
0870 803 1565