

For individual and Limited Company applicants | November 2024

Discover ERC3 - a 5 year fixed rate with only 3 years early repayment charges applying and a £2,995 fee

For portfolio & non-portfolio landlords with an almost clean credit history

F1 BTL ERC3	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs
5 Year Fixed	5.69%	75%	£2,995	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate Higher rate tax payer: 145% x pay rate	5%, 4%, 3%

For Purchase and re-mortgage - standard properties only.

A non-refundable application fee of £199 applies.

All loans revert to BBR+4.99%.

This product is only available only through selected Packager partners.

F1 CREDIT CRITERIA				
All defaults and CCJs/Court Decree must be satisfied irrespective of when they occured	No defaults or CCJs/Court Decree registered in the last 72 months, regardless of whether they have been satisfied.			
Secured loans	A worst status of 0 in the last 72 months.			
Unsecured arrears	A worst status of 0 in the last 72 months.			
Credit Cards, Mail Order, Comms and Utilities	A worst status of 2 in the last 24 months. Up to date on application.			
Bankruptcy/Sequestration/IVA/CVA/Admin Order	None registered.			

See our Product and Criteria Guides for more information and our full criteria and for valuation fees.

Complete®

023 8045 6999 (Option 2)

 ☑
 btl@complete-fs.co.uk

 ✓
 www.complete-fs.co.uk

For Intermediaries only

© 2024 Foundation Home Loans is a trading style of Paratus AMC Limited. Registered Office: No.5 Arlington Square, Downshire Way, Bracknell, Berkshire RG12 1WA. Registered in England with Company No. 03489004. Paratus AMC Limited is authorised and regulated by the Financial Conduct Authority. Our registration number is 301128. Buy to let mortgages are not regulated by the Financial Conduct Authority. Calls may be monitored and recorded.