


PROPERTY PLUS

Expanding possibilities with a human touch

Property Plus and HMO Plus products broaden lending criteria to consider unique property types often overlooked by a traditional valuation and underwriting process. This expansion includes properties above commercial premises, enabling you to offer solutions for clients with complex property scenarios.

Why choose Property Plus?

Property Plus and HMO Plus offer lending solutions approach complex borrowing for your clients differently through incorporating manual underwriting for enhanced flexibility. Our flexibility and manual underwriting enable a common sense approach by flexing LTVs, providing a unique breadth of lending solutions across diverse property types. These products are designed to help you support your clients, unlock opportunities in niche property markets and expanding your ability to serve a broader range of borrowers.



"At Foundation, we're committed to providing solutions for complex property scenarios. Our Property Plus and HMO Plus products offer a breadth of lending options that many traditional lenders overlook. By choosing Property Plus or HMO Plus, brokers can offer their clients access to niche property markets. It's all about manual underwriting combined with common sense to unlock opportunities that automated systems might miss."

Our unique approach

- ✓ Maximum 75% LTV
- ✓ Flexible underwriting process
- ✓ All cases undergo thorough underwriting approval
- ✓ Flexibility with LTV on higher risk properties



Flats above commercial premises



Investor only areas



Properties near commercial units



Postcode concentration

Complete 
Your specialist packager distributor

023 8045 6999
enquiries@complete-fs.co.uk
www.complete-fs.co.uk

For intermediary use only

© 2025 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. 3489004. 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.


Foundation
Home Loans