

Buy to Let First-Time Buyer / First-Time Landlord Semi-Exclusive

9th December 2025

Discover our latest products designed exclusively for first time landlords who are also first time buyers.

Product	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs
F1 2 Year Fixed - FTB/FTL	5.99%	75%	1.50%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per the table below.	3%, 2%
F1 5 Year Fixed - FTB/FTL	5.84%	75%	1.50%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%

Key Criteria
F1 Credit Tier Only
Standard single occupancy Buy to Let properties only (no HMOs or MUBs)
Manual, Case-by-Case Assessment by our Underwriters
Proof of Income & Deposit Required
Loan amount up to 4.5x applicant's income

All loans revert to BBR+4.99%

Please see our Buy to Let Product Guide and Criteria Guide for details of Foundation's full lending criteria and valuation fees.

AFFORDABILITY ASSESSMENT	
Short term fixed rates and variable rates	Higher of pay rate+2% or 5.5%
5+ year fixed rates	Pay rate



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For Intermediaries only