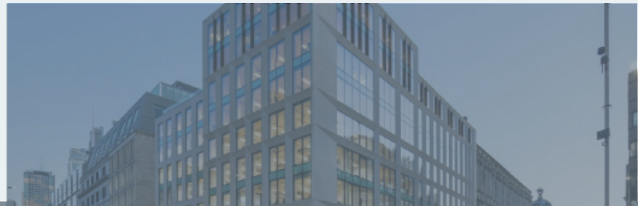
Roma

#LovetoLend



# Product Guide

## Exclusive Buy-to-Let

At Roma Finance, we offer short term and long term finance to encompass every aspect of property lending.

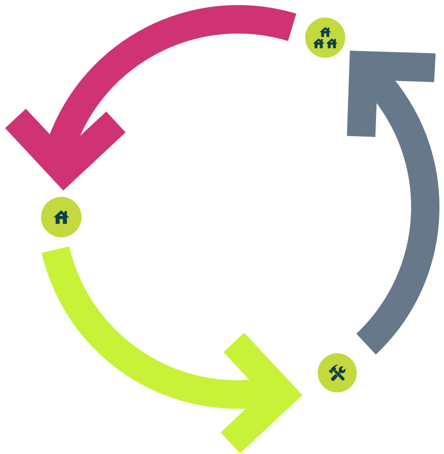
We absolutely #lovetolend, will aim to build long term mutually benefical relationships with our brokers, partners and borrowers and are committed beyond completion.

## What does that mean?

**In short, we are a true partner.**

- **We stay engaged after the deal is done,** not just until funds are released.
- **We support you with clarity, consistency, and responsiveness,** even when cases become complex.
- **We treat you with care at every stage,** protecting your reputation.
- **We honour pipeline commitments** and communicate proactively about any changes.
- **We build trust through actions,** not just promises.

# One Lender. One Relationship. Every Step Covered.



## Term Finance Criteria

- Non-regulated lending
- Buy-to-Let - 2 & 5 Year Fixed Rate up to 25 years
- Lending in England, Wales and Scotland
- Loan sizes from £75,000 - £2,000,000 (total individual exposure £3,000,000)
- Interest only and Repayment Options
- Affordability testing at 125%
- Residential Properties Only
- Minimum property value £100,000
- No miniumum period of ownership
- Non-standard construction and flats over 4 storeys by referral
- Minimum Age - 21, Maximum Age - 80
- Gifted deposits considered
- Lending to UK registered limited companies, LLPs, UK resident individuals

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# Buy-to-Let

## Standard Buy-to-Let

| Product | Rate | LTV | Product Fee | ERCs |
|---|---|---|---|---|
| 2 Year Fixed Term - Standard | 4.89% | Up to 75% | 7% | 2%/1% |
| | 5.78% | | 5% | |
| | 7.18% | | 2% | |
| 5 Year Fixed Term - Standard | 6.25% | Up to 75% | 7% | 5%/4%/4%/3%/2% |
| | 6.61% | | 5% | |
| | 7.17% | | 2% | |

## Specialist Buy-to-Let

HMO's, MUFBs

| Product | Rate | LTV | Product Fee | ERCs |
|---|---|---|---|---|
| 2 Year Fixed Term - Specialist | 5.39% | Up to 75% | 7% | 2%/1% |
| | 6.28% | | 5% | |
| | 7.68% | | 2% | |
| 5 Year Fixed Term - Specialist | 6.75% | Up to 75% | 7% | 5%/4%/4%/3%/2% |
| | 7.11% | | 5% | |
| | 7.67% | | 2% | |

### Commercial Term Fees and Valuation

- Legal fees £1900 (inc VAT) for loans up to £600,000 or 0.35% + VAT of gross loan for loans over £600,001
- Dual Representation available in England & Wales; Refinances £2,250 + VAT. Purchases £2,750 + VAT
- Independent legal advice required
- Rental coverage based on the lower of the valuer's assessment of the 180 day value and actual rent
- Gross rent to provide a minimum Interest Cover Ratio (ICR) of 125% at pay rate
- Based on lower of bricks and mortar, vacant possession OMV or Purchase Price

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Complete FS

Your specialist packager distributor

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bdla Member

FIBA Partner

NACFB

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