



No. of properties in
portfolio **10-12**



Total Combined
Property Value **£4m**



Total Combined
Loan Size **62.5%**



*If you sell your property and repay your loan in full, you won't pay an Early Repayment Charge.



PBTL LTD has been a business for 10 years and the directors are professional landlords with a growing portfolio. They started with one buy-to-let property and have been using their profits and growing equity to steadily build the number of properties within the portfolio to its current standing of 12. All properties are let to individuals on assured shorthold tenancies.

Each time the directors added to their portfolio they opted for the cheapest solution at the time of application. This has resulted in borrowing being across eight different lenders.

When raising funds for their most recent purchase, they had to leverage the LTV's in several of their existing properties. This required several applications across lenders and the need to pay separate corresponding fees on each one.

The directors plan to continue this growth pattern and are already looking to raise a further £500,000 but are concerned about the growing costs and volume of paperwork.

If they were to transfer their lending to the Hodge Portfolio Buy-to-Let product we would view the portfolio as a whole, arranging one single loan facility with a fixed fee. This will give the directors the ability to leverage the aggregated equity across the whole portfolio, up to a maximum of 75%

LTV, making drawing out equity to grow the portfolio, or maintain the existing portfolio, simple and convenient.

Our proposition is available for portfolio landlords who have four or more properties. It's a non-regulated solution offered by our dedicated Portfolio Buy-to-Let team. Each application is given a case owner who will manually underwrite the case by looking at the portfolio and the performance of the business and will remain the dedicated point of contact after loan completion.

For more information, speak to our team direct:



0800 138 9109

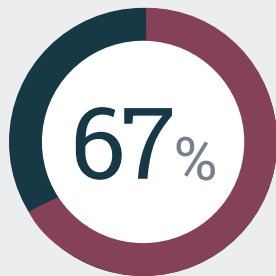


lendingsupport@hodge.co.uk



hodgebank.co.uk/intermediaries

This is a hypothetical example. It's not an indication of likely or possible benefits or what we think will happen in the future. It's not advice of a recommendation from us.



Average LTV



**of new lending
to Ltd companies**



£3.2m
average loan size

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