



Specialised Residential Investment *Product summary*



Available to **Ltd company, LLP partnership** and **individual borrowers**



Flexibility to **add** and **remove** properties



Up to **10 year term**



One loan covering **multiple properties**



Available to portfolio landlords **with 4 or more** properties



2 year, 3 year and 5 year fixed rate and **variable rate** options



Available on specialised **HMO** and **MUB** properties



Direct access to decision makers



Specialised Residential Investment Product Summary

Our Specialised Residential Investment product is designed to assist landlords with portfolios of 4 or more properties including Houses, Flats, MUB, HMOs or Semi Commercial Properties.

Our team of residential investment experts are specialists in working with landlords to make sure we structure bespoke loans that work best for you and your portfolio.

Specialised Residential Investment

Rate options	Fixed and variable rate options available – visit our website for more details.
Stressed rates	2% above pay rate (min 125% vs Gross Rental Income)
Loan To Value (LTV)	Up to 75% (Houses & Flats) Up to 70% (MUB & HMO)
Product Fee	1.5% (Excluding Valuation & Legals)
Minimum Loan	£2 million across all rates
Maximum Loan	£10 million
Maximum Term	10 years
Property Types	<ul style="list-style-type: none">• Houses• Flats• HMO (up to 6 beds)• MUB (& MUFB)• Semi Commercial (Predominantly residential schemes)

*Subject to status and affordability. Terms and conditions apply. Security may be required.
Any property or asset used as security may be at risk if you do not repay any debt secured on it.*



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hodgebank.co.uk/commercial/residential-investment

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