


## Manage your portfolio in **one flexible loan**




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



**5 year fixed** rate option



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



**Direct access** to decision makers

# Portfolio Buy to Let Loan

## Product Summary

We created our portfolio buy to let product especially for professional landlords looking for one loan to house their residential property portfolio. It's a practical solution to help professional landlords stay organised.

And, because we consider the whole portfolio, we can help to keep things streamlined and flexible saving you time, money and hassle.

### Portfolio Buy to Let Loan

Interest Rate	Five year fixed from 3.55%
Loan To Value (LTV)	Up to 70%
Product Fee	1.5% (or 2% including valuation and bank legals)
Minimum Loan	£500,000
Maximum Loan	£5 million
Maximum Term	10 years
Minimum Gross Interest Cover Ratio Test	1.6x
Property Types	Portfolios of up to 15 houses and flats in England, Scotland and Wales For larger portfolios or other specialised assets, see our specialised residential investment criteria

# Specialised Residential Investment Product Summary

Our Specialised Residential Investment product is for larger investors, or those with portfolios of non-standard residential assets.

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

Interest Rate	Five year fixed from 3.55%
Loan To Value (LTV)	Up to 65%
Product Fee	1.5%
Minimum Loan	£1 million
Maximum Loan	£10 million
Maximum Term	10 years
Minimum Net Interest Cover Ratio Test	1.25x
Property Types	Large portfolios of over 15 units and specialist asset types such as MUB and HMO (up to six bedrooms)



[portfolioBTL@hodge.co.uk](mailto:portfolioBTL@hodge.co.uk)



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