

# How we can help:

## First Time Landlords



<b>Name</b>	Sandy
<b>Employment</b>	Employed
<b>Resi or BTL</b>	Buy to Let
<b>Purchase / Remo</b>	Purchase
<b>Amount borrowed</b>	£120k
<b>LTV</b>	60%
<b>Product</b>	Vida 36 2 year fixed

### Sandy wants to invest in her first Buy to Let property

Sandy is a first time landlord wanting to start her property portfolio as her retirement plan.



#### Good to know

We'll consider landlords without any previous landlord experience. We'll also consider applicants who are first time landlords for our HMO/MUB product range. Subject to full underwrite.

### She has some historic adverse

Sandy has a couple of missed payments on a credit card with a balance of £280 within the last 6 months.

She was hoping she would find a lender that would consider these small credit blips, and not let them stop her from purchasing her first investment property.



#### Good to know

As Sandy's missed credit card payment was £280, we'll consider 1 missed payment within the last 6 months as part of our Vida 36 credit tier.

### Her Buy to Let property is a specialist one!

The property Sandy is looking to purchase is a flat in a high-rise building on the 5th floor, but there's no lift, and close to a petrol station.



#### Good to know

We'll consider high-rise properties without the need for a lift, and properties above/adjacent to commercial premises, including restaurants, takeaways, dry cleaners, hairdressers, laundrettes, tattoo, piercing, nail parlours, public houses and petrol stations up to 60% LTV.

### Sandy's landlord journey could begin!

Sandy was thrilled that she found a lender that could help her start her property portfolio despite her historic adverse and specialist property type.

### Have a case to discuss?

Contact the V-Hub, we'll be happy to help!

**Call us** 03300 246 246

**Send an email** [v-hub@vidahomeloans.co.uk](mailto:v-hub@vidahomeloans.co.uk)

[vidahomeloans.co.uk](https://vidahomeloans.co.uk)

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