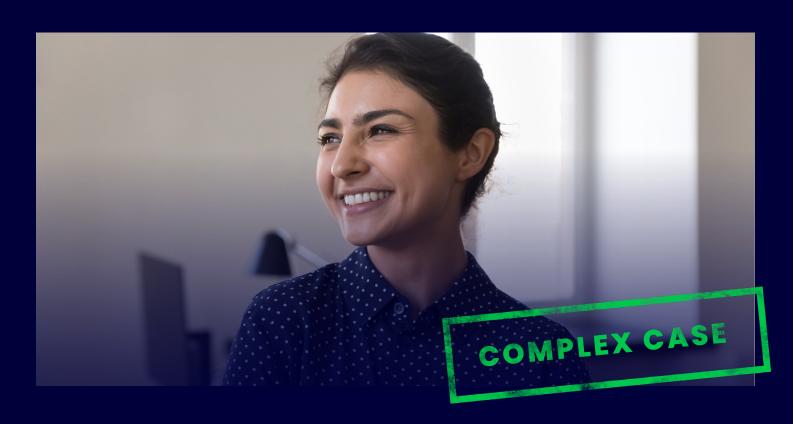
# How we can help: First Time Landlords



Name	Sandy
Employment	Employed
Resi or BTL	Buy to Let
Purchase / Remo	Purchase
Amount borrowed	£120k
LTV	60%
Product	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, launderettes, 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

<u>vidahomeloans.co.uk</u>

