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| |  |  |  |  | | --- | --- | --- | --- | | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | Fast and safe, Molo's award-winning online platform is backed by bespoke technology partners to deliver mortgage loans.  Offering **Buy to Let and HMO products**, intermediaries benefit from a smart, transparent journey with real-time lending decisions. | | | |      |  |  | | --- | --- | | |  | | --- | |  | |      |  |  |  |  |  | | --- | --- | --- | --- | --- | | |  |  |  |  | | --- | --- | --- | --- | |  | |  |  | | --- | --- | | |  | | --- | | Eligibility and Criteria Highlights  **First Time Buyers accepted (HMO need 12 months experience)** **Maximum age 95 years at completion** **Minimum Income £20k** **Large loan size – up to £2 million** **Up to 80% LTV** **Standard HMOs up to 75%** **Student Lets and Corporate Lets accepted** **Affordability based on Rental Income only** **Ex-local authority and deck access** **Minimum property value £100k (£75k for North West / North East)** **Minor adverse considered Let to Buy available (subject to simultaneous transactions) 125% ICR for Limited Company** | | | | |
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