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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. |

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| 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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