



MORE FLEXIBILITY FOR LANDLORDS

- Individuals
- Limited Company SPV's
- Ex patriates
- Foreign nationals
- No min income for UK residents
- Minimum age 21
- Satisfied defaults considered
- Credit searched not credit scored
- No max age on the specialist range
- The lower of 20 loans or £5m of lending
- No PG's required below 50% LTV
- Green LTV boost

MORE FLEXIBILITY ON PROPERTIES

- Single unit, standard houses, flats & HMOs
- Multi unit freehold blocks
- Holiday lets inc Airbnb
- Ex local authority properties
- Deck access & studio flats
- High rise & new build flats
- Flats above/adjacent to commercial
- Student lets up to 12 units
- Studio flats <30sqm
- Developments with <50% private ownership
- Single units in Northern Ireland

MORE FLEXIBLE LENDING

- Direct access to underwriters
- Purchase & remortgage
- Day 1 remortgages
- Loans from £25,001 to £1 million
- Terms from 2 years to 40 years
- Automated submission portals
- Capital raising for any legal purpose
- Refinance of bridging & development finance
- Max 5% builder incentive on new builds
- Leasehold: Minimum term remaining of 35yrs at end of term

**£99**

Launch Offer

£99 valuations on single unit properties up to £500,000

RATES & FEES

Stress Rates for ICR

2 year fixed and tracker rates	5yr	7yr	Background Portfolio
Pay rate + 2% (minimum 5.5%)	Pay rate	Pay rate	5%

ICR Calculations

Basic Rate Tax payer	Higher rate Tax payer	Limited Company	Background Portfolio	£ for £ Remortgage
125%	145%	125%	100%	None

Valuation Fees

Purchase price / value	Single Unit Range	Multi Unit Range	Specialist & Ex Pat Range
To £100,000	£99	£475	£175
£150,000	£99	£475	£195
£200,000	£99	£495	£215
£250,000	£99	£510	£235
£300,000	£99	£565	£265
£350,000	£99	£620	£290
£400,000	£99	£675	£315
£450,000	£99	£675	£345
£500,000	£99	£675	£375
£600,000	£399	£755	£399
£700,000	£499	£805	£499
£800,000	£650	£890	£650
£900,000	£710	£965	£710
£1,000,000	£805	£1035	£805
£1,500,000	£1225	£1435	£1225

Application Fees

Non refundable application fee of £149 plus Valuation as per scale. Offer extension fee: £75. Change of product post offer: £50.

Full tariff of fees available on request

Packaging Requirements

Full background portfolio details to include full address, property value, rental income / value, mortgage lender (if applicable), mortgage balance, monthly mortgage payment, and current interest rate. Applicants own spreadsheet accepted.

ID, evidence of Income and Bank Statements not required where the applicant agrees to the use of Electronic ID verification and Open Banking to verify Income. Where the applicant does not agree to opening banking the latest payslip & P60 or latest Online tax assessment will be requested plus the last 3 months Bank Statements.

Non refundable application fee of £149

Ex Pats & Foreign nationals: Last 3 Month payslips plus copy of contract if employed or last years tax return if self-employed. 3 months personal bank statements. Evidence of deposit. QM panel solicitor to be instructed on a dual or sole basis.



Green Boost

+2% LTV to cover the cost of updating single unit properties to energy efficient homes

Single Unit Range

UK Resident individuals & Ltd Co SPV, Single unit properties

Rate Type	Arrangement Fee	Up to 65% LTV	Up to 75% LTV	Up to 80% LTV	Reversion Rate	ERC
2 Year Fixed	1.55%	4.55%	4.60%	4.70%	BOE + 4.5%	2%/1%
5 Year Fixed	1.55%	4.45%	4.50%	4.60%	BOE + 4.5%	5/4/3/2/1%
7 Year Fixed	1.55%	4.40%	4.45%	4.55%	BOE + 4.5%	7/7/7/4/3/2/1%
2 Year Tracker	1.55%	BOE + 4.5% Currently 5.25%	BOE + 4.5% Currently 5.25%	BOE + 4.5% Currently 5.25%	BOE + 4.5%	None
Green LTV Boost 2	1.50%	4.65% 2 year fixed for 81 or 82% LTV			BOE + 4.5%	2%/1%
Green LTV Boost 5	1.50%	4.55% 5 year fixed for 81 or 82% LTV			BOE + 4.5%	5/4/3/2/1%
Green LTV Boost 7	1.50%	4.50% 7 year fixed for 81 or 82% LTV			BOE + 4.5%	7/7/7/4/3/2/1%

Multi Unit Range

UK Resident individuals & Ltd Co SPV, HMO & Multi Unit properties up to 6 units & Holiday Lets

Rate Type	Arrangement Fee	Up to 65% LTV	Up to 75% LTV	Reversion Rate	ERC
2 Year Fixed	1.65%	4.75%	4.85%	BOE + 5.5%	2%/1%
5 Year Fixed	1.65%	4.65%	4.75%	BOE + 5.5%	5/4/3/2/1%
7 Year Fixed	1.65%	4.70%	4.70%	BOE + 5.5%	7/7/7/4/3/2/1%
2 Year Tracker	1.65%	BOE + 5.5% Currently 6.25%	BOE + 5.5% Currently 6.25%	BOE + 5.5%	None

Specialist Range

UK resident individuals & Ltd Co SPV, HMO & MUFB up to 12 units, flats above or adjacent to commercial premises, deck access flats, smaller studio flats. Freehold single units in Northern Ireland

Rate Type	Arrangement Fee	Up to 65% LTV	Up to 70% LTV	Reversion Rate	ERC
2 Year Fixed	1.95%	4.79%	4.89%	BOE + 5.5%	2%/1%
5 Year Fixed	1.95%	4.69%	4.79%	BOE + 5.5%	5/4/3/2/1%
7 Year Fixed	1.95%	4.75%	4.75%	BOE + 5.5%	7/7/7/4/3/2/1%
2 Year Tracker	1.95%	BOE + 5.5% Currently 6.25%	BOE + 5.5% Currently 6.25%	BOE + 5.5%	None

Ex Pat and Foreign National's

Single, standard units only. Applicants must have a minimum income of £35,000 GBP equivalent & reside in countries with a BASEL risk score of 6.0 or less (see detailed expat & foreign national criteria)

Rate Type	Arrangement Fee	Up to 55% LTV	Up to 65% LTV	Reversion Rate	ERC
2 Year Fixed	1.95%	4.89%	4.99%	BOE + 5.5%	2%/1%
5 Year Fixed	1.95%	4.79%	4.89%	BOE + 5.5%	5/4/3/2/1%
7 Year Fixed	1.95%	4.85%	4.85%	BOE + 5.5%	7/7/7/4/3/2/1%
2 Year Tracker	1.95%	BOE + 5.5% Currently 6.25%	BOE + 5.5% Currently 6.25%	BOE + 5.5%	None

Criteria Guide

Lending Area	England and Wales, Northern Ireland (Freehold / single unit) considered on Specialist Range only
Landlord Experience	<p>Single & Multi range: Applicant 1 must have owned at least 1 BTL property for at least 1 year</p> <p>Specialist range: Applicant 1 must have owned at least 2 BTL properties for at least 2 years</p> <p>Ex Pat & foreign nationals: Applicant 1 must have owned at least 1 BTL property for at least 1 year</p>
Minimum / Maximum Age	Min: 21. Max 85 at end of term for the youngest applicant No maximum age on specialist range
Minimum / Maximum Term	Minimum 2 years, Maximum 40 years
Minimum Income	No minimum income subject to an affordability sense check
Maximum Borrower Exposure	The lower of 20 loans or an aggregate of £5 Million of Lending
Property Exposure Limit	Unit with 1 to 10 parts - Maximum of 3 . Unit with 10 to 20 parts - Maximum of 4 Thereafter a maximum of 20% of any block or postcode
Property Considered	<p>Single Range: (Single units only) Standard houses Ex-Local Authority, converted and purpose-built flats Studios > 30sqm. Properties to be of standard construction</p> <p>Multi Range: HMO, MUFb, student and holidays lets up to 6 beds / units. Standard Construction</p> <p>Specialist: HMO, MUFb, student lets up to 12 units Flats above or adjacent to commercial premises (no industrial units) except where the premises are a danger to health & safety i.e. petrol stations Above/adjacent to food takeaway or alcohol sales max 65% LTV Flats with deck access, studio flats <30 sqm, developments with <50% private ownership, semi commercial units (40% commercial use max & assessed on a standard AST of residential unit only) Single units in Northern Ireland Valuer to confirm all properties are in a good rentable condition with a least a medium rental demand</p>
HMO / Multi Units	Up to 6 beds/units on multi unit range (12 units on specialist), max 2 kitchens & be licenced where applicable. Single and multiple ASTs acceptable. Standard valuation Shared utilities up to 65% LTV
Holiday Lets / Airbnb	Assessed on a standard AST basis. Property must be located in a known tourist area and listed on at least one recognised holiday let listing website
New Build Flats	Acceptable up to 75% LTV where criteria is met. Max 5% builder incentive
Leasehold	Minimum term remaining of 35 years at end of term

Criteria Guide

Tenancies Accepted	Standard AST < 3 years. Students / multi lets, corporate tenancies for employees, DWP & Housing Association considered where individual tenant is named on tenancy
Limited Companies	Must be a non-trading SPV with sic code 68100,68201,68209 or 68320 All directors to be named on the mortgage with any non-director shareholders with a holding greater than 50% (max 4 applicants) Non-director minority shareholders subject to a KYC check PG's included within terms and conditions where the loan exceed 50% LTV A charge will be registered at Companies House
Credit Profile	No credit score card. Satisfied defaults / CCJs considered if non instalment debts and less than £500 combined (maximum of 2) Late payments considered subject to a reasonable explanation
Green LTV Boost (Single Unit range only)	Where the property has an existing EPC rating of A or B, an additional 2% LTV can be borrowed, bringing the maximum LTV to 82%. Where the property does not have an EPC rating of A or B, but the borrower commits to improving the property to achieve this rating, the additional 2% can be borrowed to bring the property up to this efficiency level. An additional special condition will be added to the offer requiring sight of an updated EPC certificate prior to completion
Minimum Loan	£100,000 (minimum property value £125,000) Specialist range only: £25,001 (minimum property value £70,000)
Maximum Loan	£1 Million to 65% LTV, £750,000 to 75%, £500,000 to 80% LTV Specialist & Expat / Foreign National ranges max loan £500,000
Loan Purpose	Quantum Mortgages will lend for remortgage and purchases of buy to let properties on a first charge basis only. Remortgages for capital raising for any legal purpose are acceptable up to individual scheme maximums subject to all criteria being met. Capital raising for injection into a business with declining net profits or to repay gambling debts will not be considered. Refinance of bridging / development finance where the original loan is less than 3 years old. No minimum time of ownership
ICR and Stress Rates	Basic rate taxpayer & SPV stressed at 125%. Higher rate @ 145% < 5 year fixed stressed @ payrate + 2% (min 5.5%) 5 & 7 year fixed stressed using pay rate Background portfolio: 100% @ 5%. £ for £ remortgages with full 24 month payment history exempt from ICR
Ex-Pat & Foreign Nationals	Min income of £35,000 sterling equivalent aside of rental income and have property management in place. Proof of deposit required for all applications. All applicants must reside in a country with a Basel risk score of 6.00 or less. Solicitor must be on lenders approved panel