

Comparison flyer and regional sales managers map

Paragon is a specialist buy-to-let mortgage lender, and we offer buy-to-let mortgages for the following types of customer:

LANDLORD TYPE	PORTFOLIO	NON-PORTFOLIO
ICR (Interest Coverage Ratio)	Refer to Buy-to-let portfolio product guide	Refer to Buy-to-let non-portfolio product guide
Max LTV loans to £500,000 per property	75%	80%
Max LTV loans to £1,000,000 per property	70%	70%
Max LTV loans to £2,000,000 per property	65%	N/A
Max LTV new build houses / apartments	As above	As above
Background properties with any lender	Unlimited	Unlimited if unencumbered. Maximum of three mortgaged properties
Max borrowing within Paragon Banking Group	£5,000,000	£1,000,000 or three properties
Max loan size per property	£2,000,000	£1,000,000
Min loan size	£30,000	£30,000
Min property value	£75,000	£75,000
Min income	Combined £25,000 can include rental income. All applicants must have been resident and liable to tax in the UK for a minimum of the last two years	Combined £25,000 income must be declared and cannot include rental income. All applicants must have been resident and liable to tax in the UK for a minimum of the last two years
Lending within six months considered	Yes	Yes
Term	5 - 25 years	5 - 25 years
Repayment method	Interest only, capital and repayment or part and part	Interest only, capital and repayment or part and part
Min age	21	21
Max age at expiry of mortgage	80	80
Limited companies / Limited liability partnerships	Yes	No
First time buyers	No	No
First time landlords	Yes (experience required for HMO / MUB properties)	Yes
HMO	Yes (experience required)	No
Multi unit freehold	Yes (experience required)	No
Max number of units in a block	20	N/A
Min lease	85 at start and 65 at end of term	85 at start and 65 at end of term
Acceptable tenancies	Wide range of tenancies available	Wide range of tenancies available
Submission route	Refer to www.paragonbank.co.uk	Refer to www.paragonbank.co.uk
Consumer buy-to-let	No	Yes


When a particular application falls outside the criteria but should be considered further, please refer to us on an individual basis for a decision

For full details of products, criteria, and the submission process, please read the Buy-to-let product guide and the Lending guidelines and submission requirements appropriate to the customer type, which you will find on the Paragon website.



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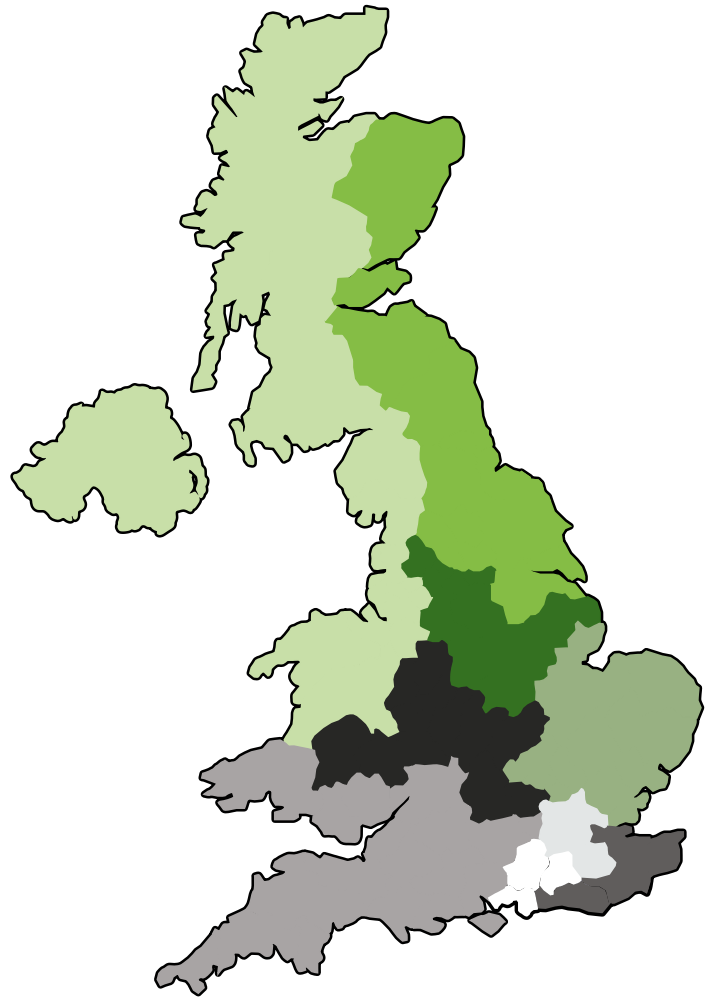

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ACORN15095 (08/2017)

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