

# Specialist Non-UK Residents Buy-to-Let Lending

## RAW Mortgages

### At a glance

#### Outstanding Service

- The RAW Mortgage Fund offers a quick and easy application process that is simpler than applying for a bank mortgage.
- It offers borrowers the chance to deal directly with the decision makers, allowing for a flexible assessment of circumstances.
- This allows us not only to welcome trusts, companies and older borrowers, but also to consider borrowers with unusual circumstances.

#### Buy-to-Let Specialists

- Buy-to-Let property only
- Trust Companies & Non UK residents
- Corporate Structures
- Purchase or Refinance
- Up to 50% of property value or purchase price (whichever is lower)
- Maximum £1,000,000
- Short term to 5 years
- First legal charge required

#### Flexible Approach

- Trust and company borrowers welcome
- All situations considered
- No pre-defined age restrictions
- Flexible on short term loans
- Minimum Loan only £50,000
- Each client reviewed on their merits
- No 'Tick box' approaches
- Direct access to decision makers

## A simple, transparent and fast option for buy-to-let borrowers.

### ELIGIBILITY CRITERIA

RAW Mortgages are for non-UK residents, trusts and companies. Although we try to keep our loans as simple and accessible as possible we will need some basic information and some due diligence on the borrower, as well as information on the borrower's personal circumstances and the trust or the company's ownership, depending on which is relevant.

### HOW DO I APPLY?

To apply simply contact RAW Capital Partners by email on the below address with an outline of your initial requirements. We will aim to deliver an initial response within 24 hours. Further information may be required to aid a smooth decision making process. We try to keep forms short and simple, and they can be completed on screen for your convenience.

### NEXT STEPS

Once we have agreed to lend 'in principle' we will instruct an independent Valuer to visit the property. There will be a fee for the valuation and an application fee payable at this time. Once we are happy with the Valuer's assessment, we will instruct solicitors to act on the lender's behalf. This can be the same solicitor as those acting for the borrower if a property is being purchased. After reviews and reporting, once all documents are signed as expected, we should then be ready to complete the transaction and issue the mortgage loan.

### COSTS

Loans start at 4.25% over Base Rate with arrangement fees from 1.5%, minimum £2,000, payable on application. Valuation and assessment fees apply, depending on property, payable in advance. Lender's solicitor's costs at borrower's expense. Annual review fee £500. Full or partial capital repayment fee £500.

### INTEREST PAYMENTS

Interest will be payable in advance, usually monthly or quarterly and must be paid from a non-UK bank account, ideally in Guernsey, Jersey or Isle of Man.

### PROPERTY TYPES

Like most lenders, there are some types of property we prefer not to lend against although we try our best to take each proposal on its merits. Our senior team and lending committee will look at each proposal but typically won't lend against:

- Property within mixed-use development where retail or office space exceeds 20%
- Mixed-use developments with uses other than retail, office and residential
- Mobile homes and houseboats
- Property with planning or residency restrictions, including retirement property
- Property of non-traditional construction

### TEAM

RAW Mortgage Lending team is led by Tim Parkes who has over 30 years experience in financial services. RAW Capital Partners Limited is an innovative asset management company with the whole team based in Guernsey. The directors have over 100 years combined experience in financial markets from a variety of disciplines including banking, asset management, broking, insurance and accounting.

## Find out more

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