

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

## RAW Mortgages

### At a glance

#### Outstanding Service

- Quick and easy application process that is simpler than applying to a bank.
- Deal directly with decision makers, allowing for a
- Flexible assessment of circumstances.
- Consider borrowers with unusual circumstances.

#### Buy-to-Let Specialists

- Buy-to-Let property only up to 50% of property value or purchase price (whichever is lower)
- Non UK residents, trusts and companies
- Purchase or Refinance
- Maximum £1,500,000
- Short term to 5 years interest only
- England, Wales or Scotland
- First legal charge required

#### Flexible Approach

- Non-UK 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
- Non-UK Companies and trusts

Although we try to keep our loans as simple and accessible as possible we will need some basic information and 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; [click here to access them](#).

#### 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.

#### COSTS

- Loans start at 4.25% over Base Rate.
- Minimum Base Rate 0.75%.
- 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 £950.
- Interest will be payable in advance, usually monthly or quarterly.

#### PROPERTY TYPES

We are generally happy to lend on most quality property and 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

### Find out more

The RAW Lending Team is led by Tim Parkes who has over 30 years experience in financial services.

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