

## If it's complex, we might find a way...

### HOLIDAY LETS



Days personal usage allowance per annum



Loans up to £1m available



Minimum income of £30,000 required



City break lets acceptable

# 75%

LTV available on IO and 80% available on repayment



Personal income used if required to support the loan (top slicing)



Airbnb acceptable



Up to **3 properties** on one title considered

## WE SAID YES!

This case example is for a Holiday Let purchase of two flats on one title.



Some of the key attributes of this complex Holiday Let case are:

- The loan amount for this case is £720,000, with the purchase price of £1.2m
- Property is two flats on one title in Cornwall, adding a layer of complexity to this application
- Rental income to cover our minimum ICR evidenced

We were delighted to say yes to this case and allow the clients to achieve their goal of purchasing two desirable holiday let properties. Have a similar case? Get in touch with our team at: [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)

### OUR TEAM

**Jean Errington**

TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07483 310314

**Chelsea Pordage**

TELEPHONE BUSINESS DEVELOPMENT MANAGER  
Mobile: 07824 616710

**Vanessa Hunt**

KEY ACCOUNT MANAGER  
Mobile: 07741 661036



Contact our team via email:  
[brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)

[harpendenbs.co.uk/intermediaries](https://harpendenbs.co.uk/intermediaries)



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