

# Why choose us?

Award-winning BTL lender

## Our expertise

- ✓ We're part of the Computershare group who have over 30 years' experience in the mortgage market, currently managing 200,000 mortgage accounts.
- ✓ Computershare also own The Deposit Protection Service, who hold around £1.9m tenancy deposits on behalf of landlords and letting agents.



## Criteria highlights

- ✓ Lend on a range of properties including Standard, New Builds, FACs, HMOs & MUFBs
- ✓ Individuals & Limited Companies
- ✓ Personal & Portfolio income backed **Top Slicing** considered, subject to criteria
- ✓ Single properties & portfolios
- ✓ Rates available up to **80%** LTV for standard properties, HMOs and MUFBs, and up to **75%** for new builds and FACs
- ✓ Choice of 2 and 5 Year Fixed Rate products, and a Lifetime Tracker with no ERCs.
- ✓ Product Fee can be added on all products, up to 83% LTV



Broad criteria to fit your clients' needs



Regional and telephone BDM teams



Consistent and reliable service



Expert support from end-to-end



## Portfolio Landlords

- ✓ **Unlimited background portfolio:** surplus portfolio rental income from other properties, coming to or already with Zephyr, can be used to cover any shortfall within the application.
- ✓ **Background stress test:** rental income from the portfolio needs to cover the mortgage payments at 100%.
- ✓ **We partner with eTech's BTL Hub** to allow you to send through additional background information in a quick and simple way.



## Example cases which we supported

- ✓ **20 property portfolio remortgage** – offer underwritten in 3 days
- ✓ **First time landlord purchase, with limited credit history** – expert underwriter discretion applied
- ✓ **4 bed HMO remortgage for joint landlords** – existing background portfolio of 103 properties
- ✓ **Limited company purchase with 2 directors** – limited credit history assessed and accepted
- ✓ **High value, high-rise property purchase** – large loan offered of £975,000 at 65% LTV
- ✓ **Joint landlord remortgage of standard 3 bed semi** – Individual assessment of application



Call our Broker Support Team 0370 707 1894



[zephyrhomeloans.co.uk](https://www.zephyrhomeloans.co.uk)



[newbusiness@zephyrhomeloans.co.uk](mailto:newbusiness@zephyrhomeloans.co.uk)



Zephyr Homeloans



@ZephyrHomeloans

\*Other fees & costs apply. Correct as at 17 May 2024. **Please note** - we reserve the right to withdraw and amend our products at any time without notice. This is a guide to our criteria and in certain situations our underwriters may have discretion to consider exceptions to our lending policy. Each application is considered on its merits and we do not guarantee acceptance of all cases which meet our headline criteria. Please contact us to discuss the specific circumstances of your case.

**THIS INFORMATION IS FOR MORTGAGE INTERMEDIARIES ONLY.** Our products are only available through our selected brokers and the information presented here should not be relied on by any person who does not have professional experience in relation to investments.

Zephyr Homeloans is a trading name of Topaz Finance Limited. Registered in England & Wales. Company No 05946900. Registered address The Pavilions, Bridgwater Road, Bristol BS13 8AE. Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No 461671). Most buy-to-let mortgages are not regulated by the Financial Conduct Authority