



# the money man

introducing **steve mears** – independent financial advisor

## Refurbishment Buy To Let, all-in-one.

At last, we have access to both a bridging product and Buy To Let mortgage, with just one application, to allow our clients to...**maximise rental yield and increase capital value with 'Refurbishment Buy to Let'**

The refurbishment Buy to let product is designed to help landlords maximise rental yields by refurbishing the target property before they rent it out. The product brings together the flexibility of bridging finance with an exit onto a long-term buy to let mortgage once the work has been completed. Not only does this give landlords the peace of mind that they have an exit, they can also rest assured that the price of the buy to let loan at offer will be the price they get on completion (providing there are no changes and the property meets the expected valuation following refurbishment).

- One application form will produce two offers, one for the bridge and one for the buy to let
- One expert underwriter from start to finish
- The same valuer for both the initial valuation and the re-inspection
- One conveyancer and discounted legal fees
- Landlords can borrow up to 75% LTV on the bridge and up to 80% of the post works valuation on the buy to let mortgage helping to optimise cash flow

- Bridging rates start from 0.49% per month and any our buy to let mortgage products can be chosen.
- No mortgage repayments are required whilst the refurbishment works are being completed.

This is a major help, we feel, as for a while now lenders have been quite cautious and asking for so much paperwork, as well as their ever - increasing fees. Peace of mind and a real helping hand to expand your portfolio.

**If you're interested in buying a property to lightly renovate and then want to keep it, or any other type of borrowing, please come and chat to us tonight or call us on 0117 9734300. You can also pop into our office on Alma Vale Road to make an appointment. Email [info@stevemears.com](mailto:info@stevemears.com)**

 **STEVE MEARS Ltd**  
INDEPENDENT MORTGAGE SERVICES

### Please remember

YOUR HOME MAY BE REPOSSESSED IF YOU  
DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

to contact Steve, email [info@stevemears.com](mailto:info@stevemears.com), telephone **0117 973 4300**  
or to find out more about Steve Mears Independent, visit [www.stevemears.com](http://www.stevemears.com)