



**JMS**  **BUY TO LET  
BUSINESS**  
Your Property | Our Finance

# Our Services



## Buy-to-Let Mortgages

We can source financial solutions for residential, commercial, semi-commercial property buy to lets so if you are a first time buyer of a buy to let property or an investor wanting to build up their portfolio, we can help you.

Some examples of possible BTL's include:

- Blocks of Flats
- Bedsits
- Shared Flats Lodgings
- Private Halls of Residence
- Cluster of Flats
- Shared Houses
- Hostels

We strive to provide a fast, flexible and reliable service, dealing with the solicitors, lenders and estate/letting agents, making the transaction as hassle free as possible for our clients.



## HMO Mortgages

Our mortgage advisors provide current information on HMO (House in Multiple Occupation) mortgage availability and rates in the market and can source suitable finance for:

- Licensed HMO's – issued by the local council and are normally valid for five years.
- Unlicensed HMO's (also known as multi-lets) – lenders will value the property as a single dwelling only as it does not benefit from enhanced planning or an HMO licence.
- Can assist licensed and unlicensed HMO'S up to 100% LTV (with additional security provided) over 2 to 30 years.

Finding the right finance for an HMO can be very complex and time-consuming but we can take away this pressure and manage the process on your behalf.



## Residential Mortgages

We can source finance from our approved list of lenders for a residential mortgage which allows you to purchase or remortgage a home.

There are many types of residential mortgages available as follows:

- Fixed rate mortgage
- Cashback mortgage
- Discounted rate mortgage
- Capped rate mortgage
- Tracker mortgage
- Offset mortgage



## Commercial Mortgages

We can provide commercial finance solutions to assist companies, partnerships, or individuals to purchase a business property as an asset to benefit from rents as an investment or as an owner-occupied property.

Types of property:

- Retail
- Office Industrial Units
- Warehouses
- Mixed Use

Loans from £25,000 over 5 to 30 years with the option of capital repayment, or interest only.



## Bridging Finance

We can arrange short term bridging finance secured against property or land (commercial or residential) with or without planning permission using competitive lenders in the market to obtain the best deal for each client. This finance can be used for a wide range of needs including:

- Auction Purchases
- Capital Raising
- Chain Breaks
- Developments
- Property Conversions
- Internal Reconfiguration
- Refurbishments (e.g. When a property is not suitable for security to a long-term lender)



## Secured Loans

We can provide secured loans on an asset which is the applicant's residential property and can source the secured loan for any reasonable purpose such as:

- Debt Consolidation
- Home Improvements
- Major Purchases
- Property Investments
- Business Funding

Loans from £10,000 over 5 to 30 years where the first mortgage can be left unaffected. We can also source unsecured loans from £25,000 upwards over 3 months to 5 years, for business use, and property development.

## Some of our Lenders





# About Us

JMS Buy to Let Business Ltd is wholly owned by the JMS Group London Ltd with Directors having over 47 years' experience in financial services and small business strategy advice specialising in commercial, bridging and development finance. JMS Buy to Let Business provides advice and recommendations for BTL & HMO mortgages, residential mortgages, commercial mortgages, regulated & unregulated bridging loans in addition to secured & unsecured property loans.

We source the best possible terms tailored to your individual requirements using our extensive knowledge within the Financial Services industry sourcing from major banks, building societies and specialist lenders.

We also offer bespoke funding solutions for land and property development and investment opportunities with transaction speed at the forefront of our service offering. We will always aim to provide market competitive rates that will be our No.1 priority for our clients at all times.

We have an experienced team of advisors who will assess your requirements and recommend the most appropriate product and lender to suit each individual enquiry.

We are wholly independent of any lender, bank or building society so therefore can offer impartial advice to the borrower.



Your Property | Our Finance

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Your home may be repossessed if you do not keep up repayments on a loan or any debt secured upon it.

JMS Buy to Let Business Ltd (FRN No 777770) is an Appointed Representative of Connect IFA Ltd which is authorised and regulated by the Financial Conduct Authority (FRN No 441505). The FCA does not regulate Business Buy to Lets and Commercial Mortgages to Limited Companies.