PRIVATE CLIENT GUIDE

Property Investor Finance

Finance for landlords and investors, from a single buy-to-let to a portfolio.

Specialist & high-net-worth mortgage advisers | Complex income · Private banks · No upper loan limit

soulmortgages.co.uk · 0207 993 4210

WHO THIS IS FOR

Finance for landlords and investors

Whether you are buying your first buy-to-let or expanding an established portfolio, we arrange investor finance across buy-to-let, HMOs, limited-company structures, portfolio lending and semi-commercial property, at the right leverage and cost.

BTL-HMO-SPV	Limited company	Bridge-to-let
PORTFOLIO LENDING	SPV STRUCTURES	BUY, REFURBISH, REFINANCE

What we arrange

- **Buy-to-let:** personal name or limited-company (SPV) purchases and remortgages.
- **HMOs and multi-unit blocks:** higher-yielding property assessed on rental strength.
- **Portfolio landlords:** finance and refinance across multiple properties, releasing capital to grow.
- **Holiday and short lets, and semi-commercial:** specialist products for less standard assets.
- **Bridging and refurbishment:** fast funding to buy, add value and refinance.

From a single buy-to-let to a portfolio, we structure investor finance around yield, leverage and your plans.

How we help investors

Investor lending turns on the rental income, the structure and your experience as much as personal income. We know which lenders are comfortable with limited-company (SPV) borrowing, top-slicing from other income, portfolio background tests, and higher-yielding HMO and multi-unit assets, and we structure the finance for both today's purchase and the next.

> Good investors think in portfolios. We arrange finance that lets you keep building.

What you will typically need

- Details of the property and expected rental income.
- Your existing portfolio schedule, if any.
- Company (SPV) details for limited-company purchases.
- Proof of income, deposit and identity.

Case studies

Anonymised examples of investor finance we have arranged.

LIMITED COMPANY BUY-TO-LET

An SPV purchase

An investor buying through a limited company (SPV) for tax efficiency needed a lender comfortable with newly incorporated structures and personal guarantees. We matched the case to a specialist BTL lender.

Outcome: SPV buy-to-let completed at competitive leverage.

PORTFOLIO LANDLORD

Refinance to release capital

A portfolio landlord wanted to release equity across several properties to fund the next acquisition. We refinanced the portfolio, passing the lender's background portfolio tests.

Outcome: Capital released and redeployed into a further purchase.

HMO CONVERSION

Permitted-development scheme near the Olympic zone

An investor consortium converted a three-bedroom house into a five-bedroom HMO under permitted development. We funded the purchase and works with bridging, then refinanced onto a term HMO product on completion.

Exit: Refinance to a specialist HMO mortgage · **Result:** Higher yield, capital recycled

About your adviser

Ritesh Sood, CEO and founder of Soul Mortgages, has 19 years' experience in specialist mortgage advice. From a family of property financiers, he arranges UHNW and HNW mortgages through private and investment banks. He specialises in complex cases and structured property finance across both residential and commercial assets, including large-scale and non-standard borrowing that mainstream systems often cannot place. He also advises on mainstream mortgages, so even simpler cases carry the reassurance of specialist expertise, and he holds the Certificate in Financing Greener Homes, advising on green mortgages for energy-efficient homes.

Regards,

Ritesh Sood B.A CeMAP® Diploma R05

CEO & Founder

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Let's talk through your options

Every case is different, and the best next step is a short, confidential conversation. Book a call with our team and we will map out a route that fits your circumstances.

Book a Call

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