

# Making complex Expat Buy-to-Let work



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## The Borrowing Scenario

A newly converted investment property (former TV studio with annexe) required refinance onto a long term solution following a bridging loan. One applicant relocated to Austria during the build, with the second remaining UK based.

## The challenge

- **Non standard construction** with an annexe and near commercial property
- **Property not previously let**, with limited landlord track record
- **Mixed residency**, with one client overseas
- Need to **exit bridging quickly** onto a long term BTL product

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## Our different approach

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We worked closely with the broker to **understand the full picture and structure the case correctly from the outset:**

- Took a pragmatic view on **non-standard construction and annexe layout**
- Supported a **mixed UK and expat borrower profile**
- Agreed a clear **packaging and underwriting approach upfront** to avoid delays
- Progressed the case efficiently through **early underwriter engagement**

## The outcome

The case completed successfully, giving the clients the confidence to **exit their bridging loan, reduce costs and secure a long term Expat BTL solution** that supported their plans.

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## Key details:

### Mortgage type:

Expat BTL

### Loan-to-value (LTV):

40%

### Borrowing amount:

£1,100,000

### Term:

14 years

## How our criteria helped

- Expat BTL supported with **one applicant in Austria and one UK based**
- Flexible approach to **non standard construction and annexe properties**
- Capital raising via **£ for £ remortgage assessed at 125% at pay rate**
- Consideration of **modern methods of construction (MMC)**
- Lending available up to **£3m+** for larger cases

Embracing  
different



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