

# TAB launches new residential investment mortgage offering

## News

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- TAB has announced the launch of its new residential investment mortgage product where borrowers can receive loans up to £2.5m
- The mortgage product will offer loan-to-value (LTV) ratio of up to 70% for all borrowers
- The product is primarily designed for unregulated residential investment properties and to support professional landlords

TAB, the real estate finance and investment house, has launched its new residential investment mortgage product. This move aligns with TAB's commitment to providing tailored ESG-focused financing solutions and expanding its presence in the residential market.

TAB's mortgage product offers property investors interest-only loans on buy-to-let and other residential investment properties including HMO's, holiday lets and AirBnB's up to £2.5m and terms from 3 to 10 years. Borrowers can access loans with LTV of up to 70% although TAB offers flexible and fast services catered to each loan requirement.

TAB's residential mortgage product targets sustainability-focused property investors and offers them 100% discounts off an exit fee of 1.00% by meeting ESG criteria.

- Up to 0.50% off for improving Energy Performance Certificate (EPC) ratings (for example D to C: 0.25%, D to B: 0.35%, D to A: 0.50%).
- Sustainability action can earn a 0.25% discount (for example installing EV charging, efficient waste management, using green materials).
- An additional 0.25% discount for social outcomes tied to UN Sustainable Development Goals (for example, if the property is leased to social enterprises, charities or adult learning).

The TAB team will work closely with the borrower so that outcomes are assessed with the appropriate evidence.

TAB recently completed its private securitisation facility with NatWest and Atalaya Capital Management for £300m in October 2023. This facility will be used by TAB to support all of its lending products.

We are delighted to unveil our latest offering, the TAB Mortgage: Residential Investment product, marking a significant evolution in our commitment to serving the diverse needs of property investors. As we expand our portfolio, the TAB Mortgage: Residential Investment is not just another mortgage; it's a tailored solution that reflects our dedication to providing flexible products that meet the diverse needs of customers.

**Duncan Kreeger**

**Capital is at risk.** Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

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