

Buy to Let Mortgage Guide



Invest With Confidence



Whether you're buying your first rental property or expanding your portfolio, a Buy to Let mortgage can be a powerful way to build long-term wealth. At Dent & Cook, we specialise in helping both new and experienced landlords secure the right mortgage solutions to meet their investment goals.

This guide walks you through each step of the process so you can move forward with clarity and confidence.

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
NOT ALL BUY TO LET MORTGAGES ARE REGULATED BY THE FINANCIAL CONDUCT AUTHORITY**



01

Speak to a Specialist

The first step is to get in touch. You can call us directly or click the icon on our Buy to Let service page to be redirected to our secure external booking site.

During your free consultation, we'll take the time to understand your investment goals, current financial position, and any previous experience as a landlord.

We'll also talk you through the documentation you'll need and the types of lenders most suited to your circumstances.

02

Know Your Strategy

Every landlord has different goals. Are you focused on monthly rental income, long-term property growth, or both? Will you be purchasing in your personal name or through a limited company?

Whether you're considering a standard Buy to Let, an HMO (House in Multiple Occupation), or portfolio lending, we'll ensure you understand all your options.



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03

Mortgage Recommendation

Once we understand your situation, we'll search the market and provide a personalised mortgage recommendation.

We'll clearly explain:

- The loan amount and required deposit
- Interest rate and repayment structure (interest-only or capital repayment)
- All associated fees (valuation, arrangement, legal, etc.)
- Estimated monthly repayments and rental income requirements

We'll make sure the deal not only works now but also supports your long-term investment plans.

04 Application & Valuation

When you're ready to move forward, we'll help you collect the necessary documents and submit your mortgage application.

This will include:

- Proof of income (even for Buy to Let mortgages)
- Identification and proof of address
- Evidence of your deposit
- A summary of your current property portfolio (if applicable)

The lender will arrange a rental valuation to confirm the property can generate enough income to meet lending requirements.



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Mortgage Offer & Legal Work

Once the application is approved, the lender will issue a formal mortgage offer. We'll review the details with you to ensure everything is correct and aligned with your expectations.

Your solicitor or conveyancer will then begin the legal process, which includes:

- Conducting property searches
- Reviewing tenancy agreements (if applicable)
- Coordinating the exchange of contracts and completion

We stay in close contact with your solicitor and the lender throughout to keep everything moving smoothly.

Important: If you're purchasing through a limited company, many lenders have a restricted panel of solicitors. Speak to us before instructing a solicitor to avoid delays or unnecessary costs.

06

Completion & What's Next

Once your mortgage completes, your property officially becomes part of your portfolio.

You can then:

- Advertise and find tenants (if not already tenanted)
- Decide whether to self-manage or use a letting agent
- Begin planning future investments using equity or rental income

We're happy to assist with remortgaging strategies, portfolio reviews, or accessing equity for further purchases.



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Ready to Begin?

Dent & Cook is here to guide you with clarity, care, and confidence.

Book your free, no-obligation consultation today.

Click the icon at the top of the Buy to Let service page or visit www.dentandcook.co.uk

Prefer to speak to someone?

Call us on 01482298219 or email enquiries@dentandcook.co.uk and a member of our team will be happy to help.

Thomas Dent T/A Dent and Cook is an Appointed Representative of Stonebridge Mortgage Solutions Ltd, which is authorised and regulated by the Financial Conduct Authority

Your property may be repossessed if you do not keep up repayments on your mortgage.

Not all Buy to Let Mortgages are regulated by The Financial Conduct Authority

There may be a fee for arranging your mortgage. The precise amount will be disclosed on your initial appointment as it is dependant on your circumstances. Our typical fee is £495.