

SAL mortgages partner with lender Paragon Bank to offer shared exclusive products for members

Whether you are looking to expand your property portfolio, raise funds for further property investment or property improvements - we are here to help.

This shared exclusive range of products is aimed at landlords and developers investing in single self-contained (SSC), houses in multiple occupation (HMOs) and multi-unit blocks (MUBs). Paragon Bank and NRLA Mortgages are excited to offer members shared exclusive access to 2-year fixed and 5-year fixed rates, on the **Paragon 75% Range**.




All semi-exclusive 2 year-fixed rate products offer a free valuation and no lender application fee (usually £299 on Paragon core range products).

The 5 year-fixed rate product offer a free valuation, £750 cashback and a £2,995 lender product fee (usually £3,995 on Paragon core range products).

Check out the product details below for more information (correct as of 27.02.25):

75% LTV | Fixed rates from 4.34%

Available for single self-contained properties (SSC)

Product type and term	Initial rate	Product fee	Product criteria	Early redemption charge (ERC)	Reversion rate	APRC	ICR calculation rate*	Product code
2 year fixed	4.39%	3.00%	Free valuation No application fee	3% for year 1 3% for year 2	7.60% Paragon SVR less 1.25%	7.60%	6.39%	BTL000174
	4.34% 						6.34% 	BTL000175 

Available for houses in multiple occupation (HMOs) and multi-unit blocks (MUBs).

Product type and term	Initial rate	Product fee	Product criteria	Early redemption charge (ERC)	Reversion rate	APRC	ICR calculation rate*	Product code
2 year fixed	4.59%	3.00%	Free valuation No application fee	3% for year 1 3% for year 2	7.60% Paragon SVR less 1.25%	7.60%	6.59%	BTL000176
5 year fixed	5.70%	£2,995	Free valuation £299 application fee £750 cashback	5% for year 1 5% for year 2 4% for year 1 4% for year 2 3% for year 2	7.60% Paragon SVR less 1.25%	7.30%	5.70%	BTL000177

Interested? Contact SAL Mortgages today:

We've teamed up with 3mc Limited (UK) who can advise on a wide range of mortgages, including exclusive deals not available direct from the lender. To discuss options suitable to you, call direct on **0131 451 7169**, email mortgages@scottishlandlords.com.

Reasons to use SAL Mortgages:

- Reduced broker fee for SAL members: £395 for the first application and then £295 for all subsequent applications.
- Access shared exclusive buy-to-let and residential products available to SAL members.
- Full support, including help with mortgages for unusual property and tenancy types, including HMO properties with tenants in receipt of housing benefit.

If you are interested in the above or wish to receive advice about a mortgage, then please contact us and we will direct you to 3mc who are specialists within this area. 3mc will support you throughout all the steps of the process and can even help you to find mortgages for unusual property and tenancy types, including HMO properties with tenants in receipt of housing benefit. All for a fixed broker fee of no more than £395 for SAL members.



The graphic features the SAL logo on the left, a hand holding keys with a house-shaped keychain in the center, and a red starburst containing the text '£200 off the broker fee'. To the right is a list of benefits. At the bottom left is a 'TAKE A LOOK' button, and at the bottom right is a small disclaimer.

SAL
SCOTTISH
ASSOCIATION
OF LANDLORDS
PREMIUM
SUPPLIER 2025

TAKE A LOOK

- Get the support you need
- Portfolio appraisals
- Specialist advice on all mortgages and property types
- Exclusive market rates and criteria available

£200 off
the broker fee

SAL Mortgages is operated exclusively for The Scottish Association of Landlords by 3mc (UK) Limited which is authorised and regulated by the Financial Conduct Authority and is entered on the FSA Register under reference 302992. The FCA do not regulate Business Buy to Let or most Commercial Properties. Your home may be repossessed if you do not keep up repayments on your mortgage.

Important Information

Facts correct at time of publishing. All calls are recorded for training and monitoring purposes.

Please note lenders have different minimum criteria requirements and not all landlords and property types will qualify for this specific product. The actual APRC rate available will depend upon your circumstances, please ask for a personalised illustration. For further information contact SAL Mortgages.

This is an advertisement only and in no way should be viewed as a personal recommendation or advice. Before a recommendation of the suitability of the product can be given, we will direct you to

3mc (UK) Limited who can provide specialist mortgage advice. As part of this they will ask questions so that they can fully understand your circumstances before giving advice.

SAL Mortgages is a trading name of the Scottish Association of Landlords. 3mc (UK) Limited is authorised and regulated by the Financial Conduct Authority and is entered on the [FS Register](#) under reference 302992. Please note: 3mc can advise/arrange Business Buy to Let (BBTL) and Consumer Buy to Lets (CBTL). Of the two, only Consumer Buy to Lets are regulated by the FCA.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. ANY PROPERTY USED AS SECURITY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

All calls are recorded for training and monitoring purposes.