SAL Mortgages Partners with Paragon Bank to Deliver Exclusive Member Products

SAL Mortgages is proud to partner with Paragon Bank to offer members access to a range of shared exclusive mortgage products.

Whether you're looking to expand your property portfolio, release capital for further investment, or fund property improvements, we're here to support your goals.

Exclusive Product Range

This exclusive range has been designed with landlords and developers in mind, covering investments across:

- Single Self-Contained (SSC) properties
- Houses in Multiple Occupation (HMOs)
- Multi-Unit Blocks (MUBs)

Through this partnership, SAL Mortgages and Paragon Bank are pleased to offer members shared exclusive access to **2-year fixed-rate products** within Paragon's **75% LTV range**.

Key Product Benefits

Semi-Exclusive 2-Year Fixed Rates (SSC):

- Free valuation
- No application fee
- 0.25% reduction in product fee *(not available on Paragon's core range)*

2-Year Fixed Rates (HMO/MUB):

- Free valuation
- 0.25% reduction in product fee *(not available on Paragon's core range)*

These enhanced benefits are designed to provide greater value and flexibility for property investors looking to grow or optimise their portfolios.

For full product details and eligibility criteria, please see the information below.
All details are correct as of 1 September 2026.

75% LTV | Fixed rates from 4.40%

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	4.45%	2.75%	Free valuation No application fee	3% for year 1 3% for year 2	7.35% Paragon SVR less 1.25%	7.40%	6.45%	BTL000921
	4.40%					7.30%	6.40%	BTL000922

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	4.55%	2.75%	Free valuation £299 application fee	3% for year 1 3% for year 2	7.35% Paragon SVR less 1.25%	7.40%	6.55%	BTL000923

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.

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.

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