

Getting your HMO or MUFB application keyed correctly

To help your application progress smoothly and ensure the correct products are displayed, please follow the steps below when keying HMO and MUFB applications.

Step 1: Application setup

- Select Loan Type as Buy to Let (BTL).
- Under Application Loan Type, select the Applicant Type as either Individual or Limited Company.

Step 2: Identifying the property type

- Your application will be identified as either a House in Multiple Occupation (HMO) or Multi-Unit Freehold Block (MUFB) on the Property Details Page of the application.
- This is selected via the Property Occupancy Type dropdown.

Remortgage applications

- Once you reach the Property Details Page, complete the requested information and select the appropriate Property Occupancy Type.
- The system will then display only the products relevant to the option selected.

Purchase applications

- If the property has not been identified as an HMO or MUFB at Agreement in Principle, the system will not yet know whether to display Standard BTL, HMO or MUFB product.
- The products page will therefore display options for Standard BTL, HMO and MUFB, filtered by Individual or Limited Company, based on the earlier Loan Type selection.
- Use the product filters to select either HMO or MUFB and choose the correct product.
- When you reach the Property Details Page of the Full Mortgage Application, complete the requested information and ensure the Property Occupancy Type matches the product selected.



We're here to help

If you have any questions, please get in touch with your local Business Development Manager, or call our Broker Helpdesk on 0203 427 1019. Our opening hours are 9am to 5.30pm from Monday to Wednesday and on Friday, and 10am to 5.30pm on Thursday.

Metro Bank won't charge you for your calls, however you may be charged by your service provider.