



Has the 'Credit Crunch' Bitten the Buy-to-let Market?

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Brief Overview of the 'Credit Crunch'

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Introduction to Rooftop

- Launched in 2003
- Backed by Bear Stearns
- Specialist buy-to-let and residential mortgages
- Developed innovative products



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The Past and Present

- Global Financial System
- US sub-prime loans
- Illiquidity and challenging markets
- Reduced product range



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How Has This Impacted the Buy-to-let Market?



- BTL remains robust
- Barriers to entry
- Increased opportunity for BTL investors

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The Future of Buy-to-let

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By end of Q2, 2007



- 171,800 new buy-to-let mortgages worth £21.2 billion
- value of outstanding loans totalled £108 billion

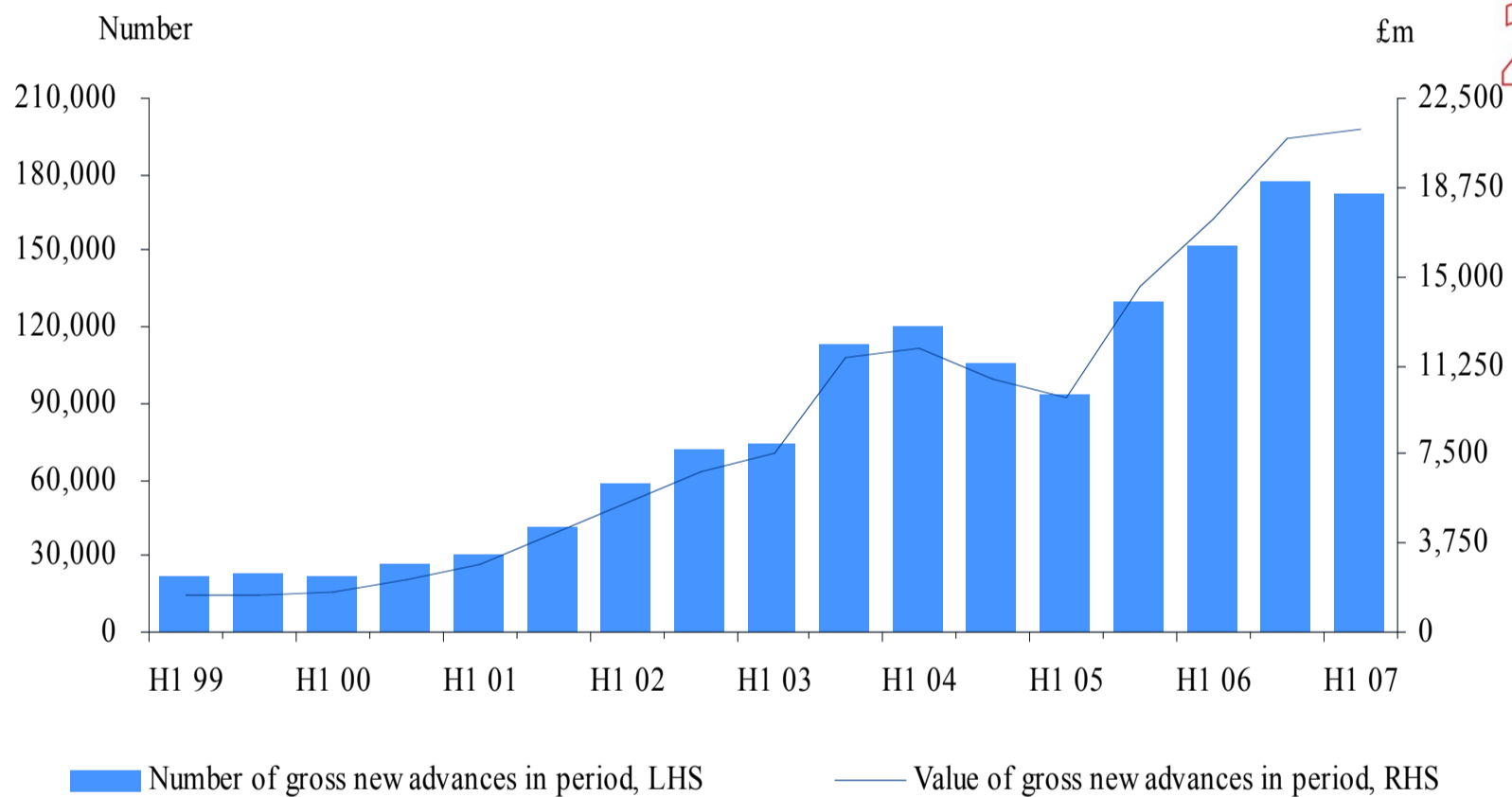
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The Recent Past



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Immigration Boosts Buy-to-let



- 1.1 million foreign workers in UK employment
- 33,500 new jobs will be created for the Olympics in 2012

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New Build Valuations



- Lack of transparency
- Kick backs and incentives
- Undeclared discounts

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Conclusions



- BTL market remains strong
- Changing demographics support BTL investment
- Investor demand is high

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