





BTL & HMO 2 Year Fixed Rates



		LTV	LTV	LTV
Loan Size	2 Year Fixed	65%	70%	75%
£100,000 - £3m	Rate	4.18%	4.35%	4.45%
£3m - £15m	Priced on application			

Location

England & Wales

Term

Minimum term - 2 years Maximum term - 10 years

Early Repayment Charge

3% year 1 and 2% year 2

Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge

Interest-only option

Up to 10 years

Interest Coverage Ratio Thresholds				
Decidential Powers Let	Company	125%		
Residential Buy to Let	Personal	140%		
10.40% and 61 an	Company	140%		
HMO's over 6 bedrooms	Personal	155%		

Interest Coverage Ratio Stress

Pay rate plus 2%

Interest Rate

2 Year Fixed (Reversion Rate 5.00% + LIBOR - minimum LIBOR 0.91%)

Arrangement Fee

2% arrangement fee (of which all the fee can be added to the loan)

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