







		LTV	LTV	LTV
Loan Size	5 Year Fixed	65%	70%	75%
£100,000 - £3m	Rate	4.39%	4.55%	4.59%
£3m - £15m	Priced on application			

#### Location

**England & Wales** 

#### **Term**

Minimum term - 5 years Maximum term - 10 years

### **Early Repayment Charge**

4% in the first 2 years, 3% years 3 – 5 and 1% for the life of the loan 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					
Residential Buy to Let	Company	125%			
HMO's up to and including 6 rooms	Personal	140%			
III I G	Company	140%			
HMO's over 6 bedrooms	Personal	155%			

# **Interest Coverage Ratio Stress**

ICR stressed on 'Fixed Rate' pay rate

## **Interest Rate**

5 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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