



BTL & HMO 5 Year Fixed Rates



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		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 HMO's up to and including 6 rooms	Company	125%
	Personal	140%
HMO's over 6 bedrooms	Company	140%
	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)