



Exclusive 2 year discounted rates for HMO and Large HMO properties, with no ERC.



F2 - For HMOs (Up to 6 occupants)

LTV	Term	Rate	Fee	Max Loan	Rental Calculation	ERC
65%	2 year discount (Reversion -1.75%) to 31/10/2022	3.34%	2%	£1.5M	Basic rate tax payer and Ltd Co.: 125% x 5.5%	None
75%	2 year discount (Reversion- 1.40%) to 31/10/2022	3.69%		£1M	High rate tax payer: 145% x 5.5%	

F2 - For large HMOs /MUBs (Max 8 bedrooms/10 units)

LTV	Term	Rate	Fee	Max Loan	Rental Calculation	ERC
65%	2 year discount (Reversion -1.65%) to 31/10/2022	3.44%	2%	£1.5M	Basic rate tax payer and Ltd Co.: 125% x 5.5%	None
75%	2 year discount (Reversion- 1.30%) to 31/10/2022	3.79%		£1M	High rate tax payer: 145% x 5.5%	

All loans revert to BBR +4.99. BBR is set at 0.10% as of 19th March 2020.

To discuss your case call today 0344 770 8032 www.foundationforintermediaries.co.uk

For Intermediaries only

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