



# Habito Buy to Let Mortgages

This document outlines the products we have available for Buy to Let customers. Our products are available to both portfolio and non-portfolio landlords

Specifically, you'll see information about:

- Products for individual customers
- Products for company customers
- Our fee assist ranges
- Early repayment charges and valuation fees

# Individual customers

Available for both portfolio and non-portfolio customers.

Always get professional, impartial advice.

Rates correct as at 02 Jun 2020. Reversionary rate uses the 3 month LIBOR rate of 0.51% from 13 March 2020.

Product codes shown are for remortgage and purchase products.

| Term |          | 2 Year        |       |        | 3 Year        |       |        | 5 Year        |       |        | 7 Year        |       |        | 10 Year       |       |        |
|------|----------|---------------|-------|--------|---------------|-------|--------|---------------|-------|--------|---------------|-------|--------|---------------|-------|--------|
| LTV  | Max Loan | Code          | Rate  | Fee    | Code          | Rate  | Fee    | Code          | Rate  | Fee    | Code          | Rate  | Fee    | Code          | Rate  | Fee    |
| 60%  | £200k    | A4390 / A4435 | 3.14% | £1,995 | A4399 / A4444 | 3.24% | £1,995 | A4408 / A4453 | 3.64% | £1,995 | A4417 / A4462 | 3.74% | £1,995 | A4426 / A4471 | 3.94% | £1,995 |
|      | £1m      | A4391 / A4436 | 3.14% | 1.50%  | A4400 / A4445 | 3.24% | 1.50%  | A4409 / A4454 | 3.64% | 1.50%  | A4418 / A4463 | 3.74% | 1.50%  | A4427 / A4472 | 3.94% | 1.50%  |
|      | £1m      | A4392 / A4437 | 3.89% | 0.00%  | A4401 / A4446 | 3.94% | 0.00%  | A4410 / A4455 | 3.99% | 0.00%  | A4419 / A4464 | 4.09% | 0.00%  | A4428 / A4473 | 4.29% | 0.00%  |
| 70%  | £200k    | A4393 / A4438 | 3.34% | £1,995 | A4402 / A4447 | 3.44% | £1,995 | A4411 / A4456 | 3.69% | £1,995 | A4420 / A4465 | 3.79% | £1,995 | A4429 / A4474 | 3.99% | £1,995 |
|      | £1m      | A4394 / A4439 | 3.34% | 1.50%  | A4403 / A4448 | 3.44% | 1.50%  | A4412 / A4457 | 3.69% | 1.50%  | A4421 / A4466 | 3.79% | 1.50%  | A4430 / A4475 | 3.99% | 1.50%  |
|      | £1m      | A4395 / A4440 | 4.09% | 0.00%  | A4404 / A4449 | 4.14% | 0.00%  | A4413 / A4458 | 4.04% | 0.00%  | A4422 / A4467 | 4.14% | 0.00%  | A4431 / A4476 | 4.34% | 0.00%  |
| 75%  | £200k    | A4396 / A4441 | 3.54% | £1,995 | A4405 / A4450 | 3.64% | £1,995 | A4414 / A4459 | 3.74% | £1,995 | A4423 / A4468 | 3.84% | £1,995 | A4432 / A4477 | 4.04% | £1,995 |
|      | £750k    | A4397 / A4442 | 3.54% | 1.50%  | A4406 / A4451 | 3.64% | 1.50%  | A4415 / A4460 | 3.74% | 1.75%  | A4424 / A4469 | 3.84% | 1.75%  | A4433 / A4478 | 4.04% | 1.75%  |
|      | £750k    | A4398 / A4443 | 4.29% | 0.00%  | A4407 / A4452 | 4.34% | 0.00%  | A4416 / A4461 | 4.09% | 0.00%  | A4425 / A4470 | 4.19% | 0.00%  | A4434 / A4479 | 4.39% | 0.00%  |

REVERSIONARY RATE OF 5.51% (LIBOR + 5.00%)

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

# Individual customers - fee assist

Available to remortgage customers only. Customers will receive a free valuation and free conveyancing.

Available for both portfolio and non-portfolio customers.

Always get professional, impartial advice.

Rates correct as at 02 Jun 2020. Reversionary rate uses the 3 month LIBOR rate of 0.51% from 13 March 2020.

| Term |          | 2 Year |       |        | 3 Year |       |        | 5 Year |       |        | 7 Year |       |        | 10 Year |       |        |
|------|----------|--------|-------|--------|--------|-------|--------|--------|-------|--------|--------|-------|--------|---------|-------|--------|
| LTV  | Max Loan | Code   | Rate  | Fee    | Code   | Rate  | Fee    | Code   | Rate  | Fee    | Code   | Rate  | Fee    | Code    | Rate  | Fee    |
| 60%  | £200k    | A4570  | 3.26% | £1,995 | A4579  | 3.32% | £1,995 | A4588  | 3.69% | £1,995 | A4597  | 3.77% | £1,995 | A4606   | 3.96% | £1,995 |
|      | £1m      | A4571  | 3.26% | 1.50%  | A4580  | 3.32% | 1.50%  | A4589  | 3.69% | 1.50%  | A4598  | 3.77% | 1.50%  | A4607   | 3.96% | 1.50%  |
|      | £1m      | A4572  | 4.01% | 0.00%  | A4581  | 4.02% | 0.00%  | A4590  | 4.04% | 0.00%  | A4599  | 4.12% | 0.00%  | A4608   | 4.31% | 0.00%  |
| 70%  | £200k    | A4573  | 3.46% | £1,995 | A4582  | 3.52% | £1,995 | A4591  | 3.74% | £1,995 | A4600  | 3.82% | £1,995 | A4609   | 4.01% | £1,995 |
|      | £1m      | A4574  | 3.46% | 1.50%  | A4583  | 3.52% | 1.50%  | A4592  | 3.74% | 1.50%  | A4601  | 3.82% | 1.50%  | A4610   | 4.01% | 1.50%  |
|      | £1m      | A4575  | 4.21% | 0.00%  | A4584  | 4.22% | 0.00%  | A4593  | 4.09% | 0.00%  | A4602  | 4.17% | 0.00%  | A4611   | 4.36% | 0.00%  |
| 75%  | £200k    | A4576  | 3.66% | £1,995 | A4585  | 3.72% | £1,995 | A4594  | 3.79% | £1,995 | A4603  | 3.87% | £1,995 | A4612   | 4.06% | £1,995 |
|      | £750k    | A4577  | 3.66% | 1.50%  | A4586  | 3.72% | 1.50%  | A4595  | 3.79% | 1.75%  | A4604  | 3.87% | 1.75%  | A4613   | 4.06% | 1.75%  |
|      | £750k    | A4578  | 4.41% | 0.00%  | A4587  | 4.42% | 0.00%  | A4596  | 4.14% | 0.00%  | A4605  | 4.22% | 0.00%  | A4614   | 4.41% | 0.00%  |

REVERSIONARY RATE OF 5.51% (LIBOR + 5.00%)

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# Limited company customers

Available for both portfolio and non-portfolio customers.

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|------|----------|---------------|-------|--------|---------------|-------|--------|---------------|-------|--------|---------------|-------|--------|---------------|-------|--------|
| LTV  | Max Loan | Code          | Rate  | Fee    | Code          | Rate  | Fee    | Code          | Rate  | Fee    | Code          | Rate  | Fee    | Code          | Rate  | Fee    |
| 60%  | £200k    | A4480 / A4525 | 3.19% | £1,995 | A4489 / A4534 | 3.29% | £1,995 | A4498 / A4543 | 3.64% | £1,995 | A4507 / A4552 | 3.79% | £1,995 | A4516 / A4561 | 3.99% | £1,995 |
|      | £1m      | A4481 / A4526 | 3.19% | 1.50%  | A4490 / A4535 | 3.29% | 1.50%  | A4499 / A4544 | 3.64% | 1.50%  | A4508 / A4553 | 3.79% | 1.50%  | A4517 / A4562 | 3.99% | 1.50%  |
|      | £1m      | A4482 / A4527 | 3.94% | 0.00%  | A4491 / A4536 | 3.99% | 0.00%  | A4500 / A4545 | 4.04% | 0.00%  | A4509 / A4554 | 4.14% | 0.00%  | A4518 / A4563 | 4.34% | 0.00%  |
| 70%  | £200k    | A4483 / A4528 | 3.39% | £1,995 | A4492 / A4537 | 3.49% | £1,995 | A4501 / A4546 | 3.69% | £1,995 | A4510 / A4555 | 3.84% | £1,995 | A4519 / A4564 | 4.04% | £1,995 |
|      | £1m      | A4484 / A4529 | 3.39% | 1.50%  | A4493 / A4538 | 3.49% | 1.50%  | A4502 / A4547 | 3.69% | 1.50%  | A4511 / A4556 | 3.84% | 1.50%  | A4520 / A4565 | 4.04% | 1.50%  |
|      | £1m      | A4485 / A4530 | 4.14% | 0.00%  | A4494 / A4539 | 4.19% | 0.00%  | A4503 / A4548 | 4.09% | 0.00%  | A4512 / A4557 | 4.19% | 0.00%  | A4521 / A4566 | 4.39% | 0.00%  |
| 75%  | £200k    | A4486 / A4531 | 3.59% | £1,995 | A4495 / A4540 | 3.69% | £1,995 | A4504 / A4549 | 3.74% | £1,995 | A4513 / A4558 | 3.89% | £1,995 | A4522 / A4567 | 4.09% | £1,995 |
|      | £750k    | A4487 / A4532 | 3.59% | 1.50%  | A4496 / A4541 | 3.69% | 1.50%  | A4505 / A4550 | 3.74% | 1.75%  | A4514 / A4559 | 3.89% | 1.75%  | A4523 / A4568 | 4.09% | 1.75%  |
|      | £750k    | A4488 / A4533 | 4.34% | 0.00%  | A4497 / A4542 | 4.39% | 0.00%  | A4506 / A4551 | 4.14% | 0.00%  | A4515 / A4560 | 4.24% | 0.00%  | A4524 / A4569 | 4.44% | 0.00%  |

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| Term |          | 2 Year |       |        | 3 Year |       |        | 5 Year |       |        | 7 Year |       |        | 10 Year |       |        |
|------|----------|--------|-------|--------|--------|-------|--------|--------|-------|--------|--------|-------|--------|---------|-------|--------|
| LTV  | Max Loan | Code   | Rate  | Fee    | Code   | Rate  | Fee    | Code   | Rate  | Fee    | Code   | Rate  | Fee    | Code    | Rate  | Fee    |
| 60%  | £200k    | A4615  | 3.27% | £1,995 | A4624  | 3.34% | £1,995 | A4633  | 3.67% | £1,995 | A4642  | 3.81% | £1,995 | A4651   | 4.01% | £1,995 |
|      | £1m      | A4616  | 3.27% | 1.50%  | A4625  | 3.34% | 1.50%  | A4634  | 3.67% | 1.50%  | A4643  | 3.81% | 1.50%  | A4652   | 4.01% | 1.50%  |
|      | £1m      | A4617  | 4.02% | 0.00%  | A4626  | 4.04% | 0.00%  | A4635  | 4.07% | 0.00%  | A4644  | 4.16% | 0.00%  | A4653   | 4.36% | 0.00%  |
| 70%  | £200k    | A4618  | 3.47% | £1,995 | A4627  | 3.54% | £1,995 | A4636  | 3.72% | £1,995 | A4645  | 3.86% | £1,995 | A4654   | 4.06% | £1,995 |
|      | £1m      | A4619  | 3.47% | 1.50%  | A4628  | 3.54% | 1.50%  | A4637  | 3.72% | 1.50%  | A4646  | 3.86% | 1.50%  | A4655   | 4.06% | 1.50%  |
|      | £1m      | A4620  | 4.22% | 0.00%  | A4629  | 4.24% | 0.00%  | A4638  | 4.12% | 0.00%  | A4647  | 4.21% | 0.00%  | A4656   | 4.41% | 0.00%  |
| 75%  | £200k    | A4621  | 3.67% | £1,995 | A4630  | 3.74% | £1,995 | A4639  | 3.77% | £1,995 | A4648  | 3.91% | £1,995 | A4657   | 4.11% | £1,995 |
|      | £750k    | A4622  | 3.67% | 1.50%  | A4631  | 3.74% | 1.50%  | A4640  | 3.77% | 1.75%  | A4649  | 3.91% | 1.75%  | A4658   | 4.11% | 1.75%  |
|      | £750k    | A4623  | 4.42% | 0.00%  | A4632  | 4.44% | 0.00%  | A4641  | 4.17% | 0.00%  | A4650  | 4.26% | 0.00%  | A4659   | 4.46% | 0.00%  |

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| Stress Testing | Product Term | Lower rate taxpayer | Higher rate taxpayer | Limited company |
|----------------|--------------|---------------------|----------------------|-----------------|
|                | <5 years     | 5.5% @ 125          | 5.5% @ 140           | 5.5% @ 125      |
|                | >= 5 years   | Pay rate @ 125      | Pay rate @ 140       | Pay rate @ 125  |

| Early Repayment Charges (ERCs) | Fixed Term | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |    |
|--------------------------------|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|----|
|                                | 2 Year     | 3%     | 2%     | -      | -      | -      | -      | -      | -      | -      | -       | -  |
|                                | 3 Year     | 3%     | 2%     | 1%     | -      | -      | -      | -      | -      | -      | -       | -  |
|                                | 5 Year     | 5%     | 4%     | 3%     | 2%     | 1%     | -      | -      | -      | -      | -       | -  |
|                                | 7 Year     | 6%     | 5%     | 5%     | 3%     | 3%     | 2%     | 1%     | -      | -      | -       | -  |
|                                | 10 Year    | 9%     | 9%     | 7%     | 7%     | 5%     | 5%     | 3%     | 3%     | 1%     | 1%      | 1% |

| Valuation Fees | Valuation up to | £100,000 | £250,000 | £500,000 | £700,000 | £850,000 | £1,000,000 | £1,500,000 |
|----------------|-----------------|----------|----------|----------|----------|----------|------------|------------|
|                | Valuation Cost  |          | £220     | £280     | £370     | £580     | £820       | £940       |

To apply for a Habito mortgage, visit [Habito.com/intermediaries](https://www.habito.com/intermediaries)