


Habito

BUY TO LET LENDING PRODUCT GUIDE 



What's new

80% LTV

Introduction of 80% LTV products for limited company and individuals. Max loan of £750k

£500

Cashback paid after compilation for all cases. £750 on fee assist products

£50k

Minimum property value outside of London

75% 5yr

Reducing our rates by 0.10%

10 days

Aim to get a mortgage offer to you within 10 days

Contact

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Notes



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 and limited company customers
- Our fee assist ranges
- Early repayment charges and valuation fees

Additional product information:

- All products use a reversionary rate tracked against the Bank of England base rate
- Cashback paid after completion
- Fee assisted range available for remortgage customers only

Always get professional, impartial advice.

Your property may be repossessed if you do not keep up repayments on your mortgage.

Limited company customers



£500 CASHBACK

Term				2 Year		3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A5842 Purchase - A5893	3.04%	Remortgage - A5854 Purchase - A5905	3.09%	Remortgage - A5863 Purchase - A5914	3.39%	Remortgage - A5875 Purchase - A5926	3.54%	Remortgage - A5884 Purchase - A5935	3.74%
	>£200k	£1m	1.50%	Remortgage - A5843 Purchase - A5894	3.04%	Remortgage - A5855 Purchase - A5906	3.09%	Remortgage - A5864 Purchase - A5915	3.39%	Remortgage - A5876 Purchase - A5927	3.54%	Remortgage - A5885 Purchase - A5936	3.74%
	£25k	£1m	£0	Remortgage - A5844 Purchase - A5895	3.79%	Remortgage - A5856 Purchase - A5907	3.59%	Remortgage - A5865 Purchase - A5916	3.69%	Remortgage - A5877 Purchase - A5928	3.75%	Remortgage - A5886 Purchase - A5937	3.89%
70%	£25k	£200k	£1,995	Remortgage - A5845 Purchase - A5896	3.19%	Remortgage - A5857 Purchase - A5908	3.24%	Remortgage - A5866 Purchase - A5917	3.49%	Remortgage - A5878 Purchase - A5929	3.64%	Remortgage - A5887 Purchase - A5938	3.89%
	>£200k	£1m	1.50%	Remortgage - A5846 Purchase - A5897	3.19%	Remortgage - A5858 Purchase - A5909	3.24%	Remortgage - A5867 Purchase - A5918	3.49%	Remortgage - A5879 Purchase - A5930	3.64%	Remortgage - A5888 Purchase - A5939	3.89%
	£25k	£1m	£0	Remortgage - A5847 Purchase - A5898	3.94%	Remortgage - A5859 Purchase - A5910	3.74%	Remortgage - A5868 Purchase - A5919	3.79%	Remortgage - A5880 Purchase - A5931	3.85%	Remortgage - A5889 Purchase - A5940	4.04%
75%	£25k	£200k	£1,995	Remortgage - A5848 Purchase - A5899	3.29%	Remortgage - A5860 Purchase - A5911	3.34%	Remortgage - A5869 Purchase - A5920	3.49%	Remortgage - A5881 Purchase - A5932	3.74%	Remortgage - A5890 Purchase - A5941	3.94%
	>£200k	£1m	1.50%	Remortgage - A5849 Purchase - A5900	3.29%	Remortgage - A5861 Purchase - A5912	3.34%	Remortgage - A5870 Purchase - A5921	3.49%	Remortgage - A5882 Purchase - A5933	3.74%	Remortgage - A5891 Purchase - A5942	3.94%
	£25k	£1m	£0	Remortgage - A5850 Purchase - A5901	4.04%	Remortgage - A5862 Purchase - A5913	3.84%	Remortgage - A5871 Purchase - A5922	3.79%	Remortgage - A5883 Purchase - A5934	3.95%	Remortgage - A5892 Purchase - A5943	4.09%
80%	£25k	£200k	£1,995	Remortgage - A5851 Purchase - A5902	3.89%			Remortgage - A5872 Purchase - A5923	4.15%				
	>£200k	£750k	2.00%	Remortgage - A5852 Purchase - A5903	3.89%			Remortgage - A5873 Purchase - A5924	4.15%				
	£25k	£750k	£0	Remortgage - A5853 Purchase - A5904	4.89%			Remortgage - A5874 Purchase - A5925	4.55%				

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Individual customers



£500 CASHBACK

Term				2 Year		3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A5740 Purchase - A5791	3.04%	Remortgage - A5752 Purchase - A5803	3.09%	Remortgage - A5761 Purchase - A5812	3.39%	Remortgage - A5773 Purchase - A5824	3.54%	Remortgage - A5782 Purchase - A5833	3.74%
	>£200k	£1m	1.50%	Remortgage - A5741 Purchase - A5792	3.04%	Remortgage - A5753 Purchase - A5804	3.09%	Remortgage - A5762 Purchase - A5813	3.39%	Remortgage - A5774 Purchase - A5825	3.54%	Remortgage - A5783 Purchase - A5834	3.74%
	£25k	£1m	£0	Remortgage - A5742 Purchase - A5793	3.79%	Remortgage - A5754 Purchase - A5805	3.59%	Remortgage - A5763 Purchase - A5814	3.69%	Remortgage - A5775 Purchase - A5826	3.75%	Remortgage - A5784 Purchase - A5835	3.89%
70%	£25k	£200k	£1,995	Remortgage - A5743 Purchase - A5794	3.19%	Remortgage - A5755 Purchase - A5806	3.24%	Remortgage - A5764 Purchase - A5815	3.49%	Remortgage - A5776 Purchase - A5827	3.64%	Remortgage - A5785 Purchase - A5836	3.89%
	>£200k	£1m	1.50%	Remortgage - A5744 Purchase - A5795	3.19%	Remortgage - A5756 Purchase - A5807	3.24%	Remortgage - A5765 Purchase - A5816	3.49%	Remortgage - A5777 Purchase - A5828	3.64%	Remortgage - A5786 Purchase - A5837	3.89%
	£25k	£1m	£0	Remortgage - A5745 Purchase - A5796	3.94%	Remortgage - A5757 Purchase - A5808	3.74%	Remortgage - A5766 Purchase - A5817	3.79%	Remortgage - A5778 Purchase - A5829	3.85%	Remortgage - A5787 Purchase - A5838	4.04%
75%	£25k	£200k	£1,995	Remortgage - A5746 Purchase - A5797	3.29%	Remortgage - A5758 Purchase - A5809	3.34%	Remortgage - A5767 Purchase - A5818	3.49%	Remortgage - A5779 Purchase - A5830	3.74%	Remortgage - A5788 Purchase - A5839	3.94%
	>£200k	£1m	1.50%	Remortgage - A5747 Purchase - A5798	3.29%	Remortgage - A5759 Purchase - A5810	3.34%	Remortgage - A5768 Purchase - A5819	3.49%	Remortgage - A5780 Purchase - A5831	3.74%	Remortgage - A5789 Purchase - A5840	3.94%
	£25k	£1m	£0	Remortgage - A5748 Purchase - A5799	4.04%	Remortgage - A5760 Purchase - A5811	3.84%	Remortgage - A5769 Purchase - A5820	3.79%	Remortgage - A5781 Purchase - A5832	3.95%	Remortgage - A5790 Purchase - A5841	4.09%
80%	£25k	£200k	£1,995	Remortgage - A5749 Purchase - A5800	3.89%			Remortgage - A5770 Purchase - A5821	4.15%				
	>£200k	£750k	2.00%	Remortgage - A5750 Purchase - A5801	3.89%			Remortgage - A5771 Purchase - A5822	4.15%				
	£25k	£750k	£0	Remortgage - A5751 Purchase - A5802	4.89%			Remortgage - A5772 Purchase - A5823	4.55%				

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Individual fee assist customers



FREE CONVEYANCING

£750 CASHBACK

Term				2 Year		3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A5944	3.16%	Remortgage - A5956	3.17%	Remortgage - A5965	3.44%	Remortgage - A5977	3.57%	Remortgage - A5986	3.76%
	>£200k	£1m	1.50%	Remortgage - A5945	3.16%	Remortgage - A5957	3.17%	Remortgage - A5966	3.44%	Remortgage - A5978	3.57%	Remortgage - A5987	3.76%
	£25k	£1m	£0	Remortgage - A5946	3.91%	Remortgage - A5958	3.67%	Remortgage - A5967	3.74%	Remortgage - A5979	3.78%	Remortgage - A5988	3.91%
70%	£25k	£200k	£1,995	Remortgage - A5947	3.31%	Remortgage - A5959	3.32%	Remortgage - A5968	3.54%	Remortgage - A5980	3.67%	Remortgage - A5989	3.91%
	>£200k	£1m	1.50%	Remortgage - A5948	3.31%	Remortgage - A5960	3.32%	Remortgage - A5969	3.54%	Remortgage - A5981	3.67%	Remortgage - A5990	3.91%
	£25k	£1m	£0	Remortgage - A5949	4.06%	Remortgage - A5961	3.82%	Remortgage - A5970	3.84%	Remortgage - A5982	3.88%	Remortgage - A5991	4.06%
75%	£25k	£200k	£1,995	Remortgage - A5950	3.41%	Remortgage - A5962	3.42%	Remortgage - A5971	3.54%	Remortgage - A5983	3.77%	Remortgage - A5992	3.96%
	>£200k	£1m	1.50%	Remortgage - A5951	3.41%	Remortgage - A5963	3.42%	Remortgage - A5972	3.54%	Remortgage - A5984	3.77%	Remortgage - A5993	3.96%
	£25k	£1m	£0	Remortgage - A5952	4.16%	Remortgage - A5964	3.92%	Remortgage - A5973	3.84%	Remortgage - A5985	3.98%	Remortgage - A5994	4.11%
80%	£25k	£200k	£1,995	Remortgage - A5953	4.01%			Remortgage - A5974	4.2%				
	>£200k	£750k	2.00%	Remortgage - A5954	4.01%			Remortgage - A5975	4.2%				
	£25k	£750k	£0	Remortgage - A5955	5.01%			Remortgage - A5976	4.6%				

5YR REDUCED

NEW

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Limited company fee assist customers



£750 CASHBACK

Term				2 Year		3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A5995	3.12%	Remortgage - A6007	3.14%	Remortgage - A6016	3.42%	Remortgage - A6028	3.56%	Remortgage - A6037	3.76%
	>£200k	£1m	1.50%	Remortgage - A5996	3.12%	Remortgage - A6008	3.14%	Remortgage - A6017	3.42%	Remortgage - A6029	3.56%	Remortgage - A6038	3.76%
	£25k	£1m	£0	Remortgage - A5997	3.87%	Remortgage - A6009	3.64%	Remortgage - A6018	3.72%	Remortgage - A6030	3.77%	Remortgage - A6039	3.91%
70%	£25k	£200k	£1,995	Remortgage - A5998	3.27%	Remortgage - A6010	3.29%	Remortgage - A6019	3.52%	Remortgage - A6031	3.66%	Remortgage - A6040	3.91%
	>£200k	£1m	1.50%	Remortgage - A5999	3.27%	Remortgage - A6011	3.29%	Remortgage - A6020	3.52%	Remortgage - A6032	3.66%	Remortgage - A6041	3.91%
	£25k	£1m	£0	Remortgage - A6000	4.02%	Remortgage - A6012	3.79%	Remortgage - A6021	3.82%	Remortgage - A6033	3.87%	Remortgage - A6042	4.06%
75%	£25k	£200k	£1,995	Remortgage - A6001	3.37%	Remortgage - A6013	3.39%	Remortgage - A6022	3.52%	Remortgage - A6034	3.76%	Remortgage - A6043	3.96%
	>£200k	£1m	1.50%	Remortgage - A6002	3.37%	Remortgage - A6014	3.39%	Remortgage - A6023	3.52%	Remortgage - A6035	3.76%	Remortgage - A6044	3.96%
	£25k	£1m	£0	Remortgage - A6003	4.12%	Remortgage - A6015	3.89%	Remortgage - A6024	3.82%	Remortgage - A6036	3.97%	Remortgage - A6045	4.11%
80%	£25k	£200k	£1,995	Remortgage - A6004	3.97%			Remortgage - A6025	4.18%				
	>£200k	£750k	2.00%	Remortgage - A6005	3.97%			Remortgage - A6026	4.18%				
	£25k	£750k	£0	Remortgage - A6006	4.97%			Remortgage - A6027	4.58%				

5YR REDUCED

NEW

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Additional information



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:

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%

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	£1,240

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