



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 15 Jun 2020. Reversionary rate uses the 3 month LIBOR rate of 0.20% from 12 June 2020.

Product codes shown are for remortgage and purchase products.

Term			2 Year			3 Year			5 Year			7 Year			10 Year		
LTV	Min Loan	Max Loan	Code	Rate	Fee	Code	Rate	Fee	Code	Rate	Fee	Code	Rate	Fee	Code	Rate	Fee
60%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4392 / A4437	3.89%	Nil	A4401 / A4446	3.94%	Nil	A4410 / A4455	3.99%	Nil	A4419 / A4464	4.09%	Nil	A4428 / A4473	4.29%	Nil
70%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4395 / A4440	4.09%	Nil	A4404 / A4449	4.14%	Nil	A4413 / A4458	4.04%	Nil	A4422 / A4467	4.14%	Nil	A4431 / A4476	4.34%	Nil
75%	£25k	£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
	>£200k	£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%
	£25k	£750k	A4398 / A4443	4.29%	Nil	A4407 / A4452	4.34%	Nil	A4416 / A4461	4.09%	Nil	A4425 / A4470	4.19%	Nil	A4434 / A4479	4.39%	Nil

REVERSIONARY RATE OF 5.20% (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.

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Term			2 Year			3 Year			5 Year			7 Year			10 Year		
LTV	Min Loan	Max Loan	Code	Rate	Fee	Code	Rate	Fee	Code	Rate	Fee	Code	Rate	Fee	Code	Rate	Fee
60%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4572	4.01%	Nil	A4581	4.02%	Nil	A4590	4.04%	Nil	A4599	4.12%	Nil	A4608	4.31%	Nil
70%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4575	4.21%	Nil	A4584	4.22%	Nil	A4593	4.09%	Nil	A4602	4.17%	Nil	A4611	4.36%	Nil
75%	£25k	£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
	>£200k	£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%
	£25k	£750k	A4578	4.41%	Nil	A4587	4.42%	Nil	A4596	4.14%	Nil	A4605	4.22%	Nil	A4614	4.41%	Nil

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60%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4482 / A4527	3.94%	Nil	A4491 / A4536	3.99%	Nil	A4500 / A4545	4.04%	Nil	A4509 / A4554	4.14%	Nil	A4518 / A4563	4.34%	Nil
70%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4485 / A4530	4.14%	Nil	A4494 / A4539	4.19%	Nil	A4503 / A4548	4.09%	Nil	A4512 / A4557	4.19%	Nil	A4521 / A4566	4.39%	Nil
75%	£25k	£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
	>£200k	£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%
	£25k	£750k	A4488 / A4533	4.34%	Nil	A4497 / A4542	4.39%	Nil	A4506 / A4551	4.14%	Nil	A4515 / A4560	4.24%	Nil	A4524 / A4569	4.44%	Nil

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60%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4617	4.02%	Nil	A4626	4.04%	Nil	A4635	4.07%	Nil	A4644	4.16%	Nil	A4653	4.36%	Nil
70%	£25k	£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
	>£200k	£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%
	£25k	£1m	A4620	4.22%	Nil	A4629	4.24%	Nil	A4638	4.12%	Nil	A4647	4.21%	Nil	A4656	4.41%	Nil
75%	£25k	£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
	>£200k	£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%
	£25k	£750k	A4623	4.42%	Nil	A4632	4.44%	Nil	A4641	4.17%	Nil	A4650	4.26%	Nil	A4659	4.46%	Nil

REVERSIONARY RATE OF 5.20% (LIBOR + 5.00%)

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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%

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)