



# 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 1 Oct 2020. Reversionary rate uses the 3 month LIBOR rate of 0.06% from 14 September 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	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
60%	£25k	£200k	£1,995	Remortgage - A4930 Purchase - A4975	3.14%	Remortgage - A4939 Purchase - A4984	3.19%	Remortgage - A4948 Purchase - A4993	3.44%	Remortgage - A4957 Purchase - A5002	3.59%	Remortgage - A4966 Purchase - A5011	3.79%
	>£200k	£1m	1.50%	Remortgage - A4931 Purchase - A4976	3.14%	Remortgage - A4940 Purchase - A4985	3.19%	Remortgage - A4949 Purchase - A4994	3.44%	Remortgage - A4958 Purchase - A5003	3.59%	Remortgage - A4967 Purchase - A5012	3.79%
	£25k	£1m	£0	Remortgage - A4932 Purchase - A4977	3.89%	Remortgage - A4941 Purchase - A4986	3.69%	Remortgage - A4950 Purchase - A4995	3.74%	Remortgage - A4959 Purchase - A5004	3.80%	Remortgage - A4968 Purchase - A5013	3.94%
70%	£25k	£200k	£1,995	Remortgage - A4933 Purchase - A4978	3.19%	Remortgage - A4942 Purchase - A4987	3.24%	Remortgage - A4951 Purchase - A4996	3.49%	Remortgage - A4960 Purchase - A5005	3.64%	Remortgage - A4969 Purchase - A5014	3.89%
	>£200k	£1m	1.50%	Remortgage - A4934 Purchase - A4979	3.19%	Remortgage - A4943 Purchase - A4988	3.24%	Remortgage - A4952 Purchase - A4997	3.49%	Remortgage - A4961 Purchase - A5006	3.64%	Remortgage - A4970 Purchase - A5015	3.89%
	£25k	£1m	£0	Remortgage - A4935 Purchase - A4980	3.94%	Remortgage - A4944 Purchase - A4989	3.74%	Remortgage - A4953 Purchase - A4998	3.79%	Remortgage - A4962 Purchase - A5007	3.85%	Remortgage - A4971 Purchase - A5016	4.04%
75%	£25k	£200k	£1,995	Remortgage - A4936 Purchase - A4981	3.44%	Remortgage - A4945 Purchase - A4990	3.49%	Remortgage - A4954 Purchase - A4999	3.69%	Remortgage - A4963 Purchase - A5008	3.84%	Remortgage - A4972 Purchase - A5017	4.04%
	>£200k	£1m	1.50%	Remortgage - A4937 Purchase - A4982	3.44%	Remortgage - A4946 Purchase - A4991	3.49%	Remortgage - A4955 Purchase - A5000	3.69%	Remortgage - A4964 Purchase - A5009	3.84%	Remortgage - A4973 Purchase - A5018	4.04%
	£25k	£1m	£0	Remortgage - A4938 Purchase - A4983	4.19%	Remortgage - A4947 Purchase - A4992	3.99%	Remortgage - A4956 Purchase - A5001	3.99%	Remortgage - A4965 Purchase - A5010	4.05%	Remortgage - A4974 Purchase - A5019	4.19%

REVERSIONARY RATE OF 5.06% (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.

Available for both portfolio and non-portfolio customers.

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Valuation fees paid upon application. Cashback paid after completion.

Free conveyancing

£280 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
60%	£25k	£200k	£1,995	Remortgage - A5110	3.26%	Remortgage - A5119	3.27%	Remortgage - A5128	3.49%	Remortgage - A5137	3.62%	Remortgage - A5146	3.81%
	>£200k	£1m	1.50%	Remortgage - A5111	3.26%	Remortgage - A5120	3.27%	Remortgage - A5129	3.49%	Remortgage - A5138	3.62%	Remortgage - A5147	3.81%
	£25k	£1m	£0	Remortgage - A5112	4.01%	Remortgage - A5121	3.77%	Remortgage - A5130	3.79%	Remortgage - A5139	3.83%	Remortgage - A5148	3.96%
70%	£25k	£200k	£1,995	Remortgage - A5113	3.31%	Remortgage - A5122	3.32%	Remortgage - A5131	3.54%	Remortgage - A5140	3.67%	Remortgage - A5149	3.91%
	>£200k	£1m	1.50%	Remortgage - A5114	3.31%	Remortgage - A5123	3.32%	Remortgage - A5132	3.54%	Remortgage - A5141	3.67%	Remortgage - A5150	3.91%
	£25k	£1m	£0	Remortgage - A5115	4.06%	Remortgage - A5124	3.82%	Remortgage - A5133	3.84%	Remortgage - A5142	3.88%	Remortgage - A5151	4.06%
75%	£25k	£200k	£1,995	Remortgage - A5116	3.56%	Remortgage - A5125	3.57%	Remortgage - A5134	3.74%	Remortgage - A5143	3.87%	Remortgage - A5152	4.06%
	>£200k	£1m	1.50%	Remortgage - A5117	3.56%	Remortgage - A5126	3.57%	Remortgage - A5135	3.74%	Remortgage - A5144	3.87%	Remortgage - A5153	4.06%
	£25k	£1m	£0	Remortgage - A5118	4.31%	Remortgage - A5127	4.07%	Remortgage - A5136	4.04%	Remortgage - A5145	4.08%	Remortgage - A5154	4.21%

REVERSIONARY RATE OF 5.06% (LIBOR + 5.00%)

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# Limited company customers

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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	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
60%	£25k	£200k	£1,995	Remortgage - A5020 Purchase - A5065	3.14%	Remortgage - A5029 Purchase - A5074	3.19%	Remortgage - A5038 Purchase - A5083	3.44%	Remortgage - A5047 Purchase - A5092	3.59%	Remortgage - A5056 Purchase - A5101	3.79%
	>£200k	£1m	1.50%	Remortgage - A5021 Purchase - A5066	3.14%	Remortgage - A5030 Purchase - A5075	3.19%	Remortgage - A5039 Purchase - A5084	3.44%	Remortgage - A5048 Purchase - A5093	3.59%	Remortgage - A5057 Purchase - A5102	3.79%
	£25k	£1m	£0	Remortgage - A5022 Purchase - A5067	3.89%	Remortgage - A5031 Purchase - A5076	3.69%	Remortgage - A5040 Purchase - A5085	3.74%	Remortgage - A5049 Purchase - A5094	3.8%	Remortgage - A5058 Purchase - A5103	3.94%
70%	£25k	£200k	£1,995	Remortgage - A5023 Purchase - A5068	3.19%	Remortgage - A5032 Purchase - A5077	3.24%	Remortgage - A5041 Purchase - A5086	3.49%	Remortgage - A5050 Purchase - A5095	3.64%	Remortgage - A5059 Purchase - A5104	3.89%
	>£200k	£1m	1.50%	Remortgage - A5024 Purchase - A5069	3.19%	Remortgage - A5033 Purchase - A5078	3.24%	Remortgage - A5042 Purchase - A5087	3.49%	Remortgage - A5051 Purchase - A5096	3.64%	Remortgage - A5060 Purchase - A5105	3.89%
	£25k	£1m	£0	Remortgage - A5025 Purchase - A5070	3.94%	Remortgage - A5034 Purchase - A5079	3.74%	Remortgage - A5043 Purchase - A5088	3.79%	Remortgage - A5052 Purchase - A5097	3.85%	Remortgage - A5061 Purchase - A5106	4.04%
75%	£25k	£200k	£1,995	Remortgage - A5026 Purchase - A5071	3.44%	Remortgage - A5035 Purchase - A5080	3.49%	Remortgage - A5044 Purchase - A5089	3.69%	Remortgage - A5053 Purchase - A5098	3.84%	Remortgage - A5062 Purchase - A5107	4.04%
	>£200k	£1m	1.50%	Remortgage - A5027 Purchase - A5072	3.44%	Remortgage - A5036 Purchase - A5081	3.49%	Remortgage - A5045 Purchase - A5090	3.69%	Remortgage - A5054 Purchase - A5099	3.84%	Remortgage - A5063 Purchase - A5108	4.04%
	£25k	£1m	£0	Remortgage - A5028 Purchase - A5073	4.19%	Remortgage - A5037 Purchase - A5082	3.99%	Remortgage - A5046 Purchase - A5091	3.99%	Remortgage - A5055 Purchase - A5100	4.05%	Remortgage - A5064 Purchase - A5109	4.19%

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# Limited company customers - fee assist

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LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
60%	£25k	£200k	£1,995	Remortgage - A5155	3.22%	Remortgage - A5164	3.24%	Remortgage - A5173	3.47%	Remortgage - A5182	3.61%	Remortgage - A5191	3.81%
	>£200k	£1m	1.50%	Remortgage - A5156	3.22%	Remortgage - A5165	3.24%	Remortgage - A5174	3.47%	Remortgage - A5183	3.61%	Remortgage - A5192	3.81%
	£25k	£1m	£0	Remortgage - A5157	3.97%	Remortgage - A5166	3.74%	Remortgage - A5175	3.77%	Remortgage - A5184	3.82%	Remortgage - A5193	3.96%
70%	£25k	£200k	£1,995	Remortgage - A5158	3.27%	Remortgage - A5167	3.29%	Remortgage - A5176	3.52%	Remortgage - A5185	3.66%	Remortgage - A5194	3.91%
	>£200k	£1m	1.50%	Remortgage - A5159	3.27%	Remortgage - A5168	3.29%	Remortgage - A5177	3.52%	Remortgage - A5186	3.66%	Remortgage - A5195	3.91%
	£25k	£1m	£0	Remortgage - A5160	4.02%	Remortgage - A5169	3.79%	Remortgage - A5178	3.82%	Remortgage - A5187	3.87%	Remortgage - A5196	4.06%
75%	£25k	£200k	£1,995	Remortgage - A5161	3.52%	Remortgage - A5170	3.54%	Remortgage - A5179	3.72%	Remortgage - A5188	3.86%	Remortgage - A5197	4.06%
	>£200k	£1m	1.50%	Remortgage - A5162	3.52%	Remortgage - A5171	3.54%	Remortgage - A5180	3.72%	Remortgage - A5189	3.86%	Remortgage - A5198	4.06%
	£25k	£1m	£0	Remortgage - A5163	4.27%	Remortgage - A5172	4.04%	Remortgage - A5181	4.02%	Remortgage - A5190	4.07%	Remortgage - A5199	4.21%

REVERSIONARY RATE OF 5.06% (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)