



# 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 Sep 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 - A4660 Purchase - A4705	3.14%	Remortgage - A4669 Purchase - A4714	3.19%	Remortgage - A4678 Purchase - A4723	3.49%	Remortgage - A4687 Purchase - A4732	3.59%	Remortgage - A4696 Purchase - A4741	3.79%
	>£200k	£1m	1.50%	Remortgage - A4661 Purchase - A4706	3.14%	Remortgage - A4670 Purchase - A4715	3.19%	Remortgage - A4679 Purchase - A4724	3.49%	Remortgage - A4688 Purchase - A4733	3.59%	Remortgage - A4697 Purchase - A4742	3.79%
	£25k	£1m	£0	Remortgage - A4662 Purchase - A4707	3.89%	Remortgage - A4671 Purchase - A4716	3.89%	Remortgage - A4680 Purchase - A4725	3.84%	Remortgage - A4689 Purchase - A4734	3.94%	Remortgage - A4698 Purchase - A4743	4.14%
70%	£25k	£200k	£1,995	Remortgage - A4663 Purchase - A4708	3.19%	Remortgage - A4672 Purchase - A4717	3.24%	Remortgage - A4681 Purchase - A4726	3.59%	Remortgage - A4690 Purchase - A4735	3.69%	Remortgage - A4699 Purchase - A4744	3.89%
	>£200k	£1m	1.50%	Remortgage - A4664 Purchase - A4709	3.19%	Remortgage - A4673 Purchase - A4718	3.24%	Remortgage - A4682 Purchase - A4727	3.59%	Remortgage - A4691 Purchase - A4736	3.69%	Remortgage - A4700 Purchase - A4745	3.89%
	£25k	£1m	£0	Remortgage - A4665 Purchase - A4710	3.94%	Remortgage - A4674 Purchase - A4719	3.94%	Remortgage - A4683 Purchase - A4728	3.94%	Remortgage - A4692 Purchase - A4737	4.04%	Remortgage - A4701 Purchase - A4746	4.24%
75%	£25k	£200k	£1,995	Remortgage - A4666 Purchase - A4711	3.49%	Remortgage - A4675 Purchase - A4720	3.54%	Remortgage - A4684 Purchase - A4729	3.74%	Remortgage - A4693 Purchase - A4738	3.84%	Remortgage - A4702 Purchase - A4747	4.04%
	>£200k	£1m	1.50%	Remortgage - A4667 Purchase - A4712	3.49%	Remortgage - A4676 Purchase - A4721	3.54%	Remortgage - A4685 Purchase - A4730	3.74%	Remortgage - A4694 Purchase - A4739	3.84%	Remortgage - A4703 Purchase - A4748	4.04%
	£25k	£1m	£0	Remortgage - A4668 Purchase - A4713	4.24%	Remortgage - A4677 Purchase - A4722	4.24%	Remortgage - A4686 Purchase - A4731	4.09%	Remortgage - A4695 Purchase - A4740	4.19%	Remortgage - A4704 Purchase - A4749	4.39%

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. Customers will receive a free valuation and free conveyancing.

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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 - A4840	3.26%	Remortgage - A4849	3.27%	Remortgage - A4858	3.54%	Remortgage - A4867	3.62%	Remortgage - A4876	3.81%
	>£200k	£1m	1.50%	Remortgage - A4841	3.26%	Remortgage - A4850	3.27%	Remortgage - A4859	3.54%	Remortgage - A4868	3.62%	Remortgage - A4877	3.81%
	£25k	£1m	£0	Remortgage - A4842	4.01%	Remortgage - A4851	3.97%	Remortgage - A4860	3.89%	Remortgage - A4869	3.97%	Remortgage - A4878	4.16%
70%	£25k	£200k	£1,995	Remortgage - A4843	3.31%	Remortgage - A4852	3.32%	Remortgage - A4861	3.64%	Remortgage - A4870	3.72%	Remortgage - A4879	3.91%
	>£200k	£1m	1.50%	Remortgage - A4844	3.31%	Remortgage - A4853	3.32%	Remortgage - A4862	3.64%	Remortgage - A4871	3.72%	Remortgage - A4880	3.91%
	£25k	£1m	£0	Remortgage - A4845	4.06%	Remortgage - A4854	4.02%	Remortgage - A4863	3.99%	Remortgage - A4872	4.07%	Remortgage - A4881	4.26%
75%	£25k	£200k	£1,995	Remortgage - A4846	3.61%	Remortgage - A4855	3.62%	Remortgage - A4864	3.79%	Remortgage - A4873	3.87%	Remortgage - A4882	4.06%
	>£200k	£1m	1.50%	Remortgage - A4847	3.61%	Remortgage - A4856	3.62%	Remortgage - A4865	3.79%	Remortgage - A4874	3.87%	Remortgage - A4883	4.06%
	£25k	£1m	£0	Remortgage - A4848	4.36%	Remortgage - A4857	4.32%	Remortgage - A4866	4.14%	Remortgage - A4875	4.22%	Remortgage - A4884	4.41%

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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 - A4750 Purchase - A4795	3.19%	Remortgage - A4759 Purchase - A4804	3.24%	Remortgage - A4768 Purchase - A4813	3.49%	Remortgage - A4777 Purchase - A4822	3.64%	Remortgage - A4786 Purchase - A4831	3.84%
	>£200k	£1m	1.50%	Remortgage - A4751 Purchase - A4796	3.19%	Remortgage - A4760 Purchase - A4805	3.24%	Remortgage - A4769 Purchase - A4814	3.49%	Remortgage - A4778 Purchase - A4823	3.64%	Remortgage - A4787 Purchase - A4832	3.84%
	£25k	£1m	£0	Remortgage - A4752 Purchase - A4797	3.94%	Remortgage - A4761 Purchase - A4806	3.94%	Remortgage - A4770 Purchase - A4815	3.89%	Remortgage - A4779 Purchase - A4824	3.99%	Remortgage - A4788 Purchase - A4833	4.19%
70%	£25k	£200k	£1,995	Remortgage - A4753 Purchase - A4798	3.24%	Remortgage - A4762 Purchase - A4807	3.29%	Remortgage - A4771 Purchase - A4816	3.59%	Remortgage - A4780 Purchase - A4825	3.74%	Remortgage - A4789 Purchase - A4834	3.94%
	>£200k	£1m	1.50%	Remortgage - A4754 Purchase - A4799	3.24%	Remortgage - A4763 Purchase - A4808	3.29%	Remortgage - A4772 Purchase - A4817	3.59%	Remortgage - A4781 Purchase - A4826	3.74%	Remortgage - A4790 Purchase - A4835	3.94%
	£25k	£1m	£0	Remortgage - A4755 Purchase - A4800	3.99%	Remortgage - A4764 Purchase - A4809	3.99%	Remortgage - A4773 Purchase - A4818	3.99%	Remortgage - A4782 Purchase - A4827	4.09%	Remortgage - A4791 Purchase - A4836	4.29%
75%	£25k	£200k	£1,995	Remortgage - A4756 Purchase - A4801	3.49%	Remortgage - A4765 Purchase - A4810	3.59%	Remortgage - A4774 Purchase - A4819	3.74%	Remortgage - A4783 Purchase - A4828	3.89%	Remortgage - A4792 Purchase - A4837	4.09%
	>£200k	£1m	1.50%	Remortgage - A4757 Purchase - A4802	3.49%	Remortgage - A4766 Purchase - A4811	3.59%	Remortgage - A4775 Purchase - A4820	3.74%	Remortgage - A4784 Purchase - A4829	3.89%	Remortgage - A4793 Purchase - A4838	4.09%
	£25k	£1m	£0	Remortgage - A4758 Purchase - A4803	4.24%	Remortgage - A4767 Purchase - A4812	4.29%	Remortgage - A4776 Purchase - A4821	4.14%	Remortgage - A4785 Purchase - A4830	4.24%	Remortgage - A4794 Purchase - A4839	4.44%

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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 - A4885	3.27%	Remortgage - A4894	3.29%	Remortgage - A4903	3.52%	Remortgage - A4912	3.66%	Remortgage - A4921	3.86%
	>£200k	£1m	1.50%	Remortgage - A4886	3.27%	Remortgage - A4895	3.29%	Remortgage - A4904	3.52%	Remortgage - A4913	3.66%	Remortgage - A4922	3.86%
	£25k	£1m	£0	Remortgage - A4887	4.02%	Remortgage - A4896	3.99%	Remortgage - A4905	3.92%	Remortgage - A4914	4.01%	Remortgage - A4923	4.21%
70%	£25k	£200k	£1,995	Remortgage - A4888	3.32%	Remortgage - A4897	3.34%	Remortgage - A4906	3.62%	Remortgage - A4915	3.76%	Remortgage - A4924	3.96%
	>£200k	£1m	1.50%	Remortgage - A4889	3.32%	Remortgage - A4898	3.34%	Remortgage - A4907	3.62%	Remortgage - A4916	3.76%	Remortgage - A4925	3.96%
	£25k	£1m	£0	Remortgage - A4890	4.07%	Remortgage - A4899	4.04%	Remortgage - A4908	4.02%	Remortgage - A4917	4.11%	Remortgage - A4926	4.31%
75%	£25k	£200k	£1,995	Remortgage - A4891	3.57%	Remortgage - A4900	3.64%	Remortgage - A4909	3.77%	Remortgage - A4918	3.91%	Remortgage - A4927	4.11%
	>£200k	£1m	1.50%	Remortgage - A4892	3.57%	Remortgage - A4901	3.64%	Remortgage - A4910	3.77%	Remortgage - A4919	3.91%	Remortgage - A4928	4.11%
	£25k	£1m	£0	Remortgage - A4893	4.32%	Remortgage - A4902	4.34%	Remortgage - A4911	4.17%	Remortgage - A4920	4.26%	Remortgage - A4929	4.46%

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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](https://www.habito.com) and speak to one of our experts