



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 9 Nov 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. Cashback paid after completion.

£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
60%	£25k	£200k	£1,995	Remortgage - A5200 Purchase - A5245	3.14%	Remortgage - A5209 Purchase - A5254	3.19%	Remortgage - A5218 Purchase - A5263	3.44%	Remortgage - A5227 Purchase - A5272	3.59%	Remortgage - A5236 Purchase - A5281	3.79%
	>£200k	£1m	1.50%	Remortgage - A5201 Purchase - A5246	3.14%	Remortgage - A5210 Purchase - A5255	3.19%	Remortgage - A5219 Purchase - A5264	3.44%	Remortgage - A5228 Purchase - A5273	3.59%	Remortgage - A5237 Purchase - A5282	3.79%
	£25k	£1m	£0	Remortgage - A5202 Purchase - A5247	3.89%	Remortgage - A5211 Purchase - A5256	3.69%	Remortgage - A5220 Purchase - A5265	3.74%	Remortgage - A5229 Purchase - A5274	3.8%	Remortgage - A5238 Purchase - A5283	3.94%
70%	£25k	£200k	£1,995	Remortgage - A5203 Purchase - A5248	3.19%	Remortgage - A5212 Purchase - A5257	3.24%	Remortgage - A5221 Purchase - A5266	3.49%	Remortgage - A5230 Purchase - A5275	3.64%	Remortgage - A5239 Purchase - A5284	3.89%
	>£200k	£1m	1.50%	Remortgage - A5204 Purchase - A5249	3.19%	Remortgage - A5213 Purchase - A5258	3.24%	Remortgage - A5222 Purchase - A5267	3.49%	Remortgage - A5231 Purchase - A5276	3.64%	Remortgage - A5240 Purchase - A5285	3.89%
	£25k	£1m	£0	Remortgage - A5205 Purchase - A5250	3.94%	Remortgage - A5214 Purchase - A5259	3.74%	Remortgage - A5223 Purchase - A5268	3.79%	Remortgage - A5232 Purchase - A5277	3.85%	Remortgage - A5241 Purchase - A5286	4.04%
75%	£25k	£200k	£1,995	Remortgage - A5206 Purchase - A5251	3.44%	Remortgage - A5215 Purchase - A5260	3.49%	Remortgage - A5224 Purchase - A5269	3.69%	Remortgage - A5233 Purchase - A5278	3.84%	Remortgage - A5242 Purchase - A5287	4.04%
	>£200k	£1m	1.50%	Remortgage - A5207 Purchase - A5252	3.44%	Remortgage - A5216 Purchase - A5261	3.49%	Remortgage - A5225 Purchase - A5270	3.69%	Remortgage - A5234 Purchase - A5279	3.84%	Remortgage - A5243 Purchase - A5288	4.04%
	£25k	£1m	£0	Remortgage - A5208 Purchase - A5253	4.19%	Remortgage - A5217 Purchase - A5262	3.99%	Remortgage - A5226 Purchase - A5271	3.99%	Remortgage - A5235 Purchase - A5280	4.05%	Remortgage - A5244 Purchase - A5289	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.

Always get professional, impartial advice.

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Valuation fees paid upon application. Cashback paid after completion.

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
60%	£25k	£200k	£1,995	Remortgage - A5380	3.26%	Remortgage - A5389	3.27%	Remortgage - A5398	3.49%	Remortgage - A5407	3.62%	Remortgage - A5416	3.81%
	>£200k	£1m	1.50%	Remortgage - A5381	3.26%	Remortgage - A5390	3.27%	Remortgage - A5399	3.49%	Remortgage - A5408	3.62%	Remortgage - A5417	3.81%
	£25k	£1m	£0	Remortgage - A5382	4.01%	Remortgage - A5391	3.77%	Remortgage - A5400	3.79%	Remortgage - A5409	3.83%	Remortgage - A5418	3.96%
70%	£25k	£200k	£1,995	Remortgage - A5383	3.31%	Remortgage - A5392	3.32%	Remortgage - A5401	3.54%	Remortgage - A5410	3.67%	Remortgage - A5419	3.91%
	>£200k	£1m	1.50%	Remortgage - A5384	3.31%	Remortgage - A5393	3.32%	Remortgage - A5402	3.54%	Remortgage - A5411	3.67%	Remortgage - A5420	3.91%
	£25k	£1m	£0	Remortgage - A5385	4.06%	Remortgage - A5394	3.82%	Remortgage - A5403	3.84%	Remortgage - A5412	3.88%	Remortgage - A5421	4.06%
75%	£25k	£200k	£1,995	Remortgage - A5386	3.56%	Remortgage - A5395	3.57%	Remortgage - A5404	3.74%	Remortgage - A5413	3.87%	Remortgage - A5422	4.06%
	>£200k	£1m	1.50%	Remortgage - A5387	3.56%	Remortgage - A5396	3.57%	Remortgage - A5405	3.74%	Remortgage - A5414	3.87%	Remortgage - A5423	4.06%
	£25k	£1m	£0	Remortgage - A5388	4.31%	Remortgage - A5397	4.07%	Remortgage - A5406	4.04%	Remortgage - A5415	4.08%	Remortgage - A5424	4.21%

REVERSIONARY RATE OF 5.06% (LIBOR + 5.00%)

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Limited company customers

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£500 cashback

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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 - A5290 Purchase - A5335	3.14%	Remortgage - A5299 Purchase - A5344	3.19%	Remortgage - A5308 Purchase - A5353	3.44%	Remortgage - A5317 Purchase - A5362	3.59%	Remortgage - A5326 Purchase - A5371	3.79%
	>£200k	£1m	1.50%	Remortgage - A5291 Purchase - A5336	3.14%	Remortgage - A5300 Purchase - A5345	3.19%	Remortgage - A5309 Purchase - A5354	3.44%	Remortgage - A5318 Purchase - A5363	3.59%	Remortgage - A5327 Purchase - A5372	3.79%
	£25k	£1m	£0	Remortgage - A5292 Purchase - A5337	3.89%	Remortgage - A5301 Purchase - A5346	3.69%	Remortgage - A5310 Purchase - A5355	3.74%	Remortgage - A5319 Purchase - A5364	3.8%	Remortgage - A5328 Purchase - A5373	3.94%
70%	£25k	£200k	£1,995	Remortgage - A5293 Purchase - A5338	3.19%	Remortgage - A5302 Purchase - A5347	3.24%	Remortgage - A5311 Purchase - A5356	3.49%	Remortgage - A5320 Purchase - A5365	3.64%	Remortgage - A5329 Purchase - A5374	3.89%
	>£200k	£1m	1.50%	Remortgage - A5294 Purchase - A5339	3.19%	Remortgage - A5303 Purchase - A5348	3.24%	Remortgage - A5312 Purchase - A5357	3.49%	Remortgage - A5321 Purchase - A5366	3.64%	Remortgage - A5330 Purchase - A5375	3.89%
	£25k	£1m	£0	Remortgage - A5295 Purchase - A5340	3.94%	Remortgage - A5304 Purchase - A5349	3.74%	Remortgage - A5313 Purchase - A5358	3.79%	Remortgage - A5322 Purchase - A5367	3.85%	Remortgage - A5331 Purchase - A5376	4.04%
75%	£25k	£200k	£1,995	Remortgage - A5296 Purchase - A5341	3.44%	Remortgage - A5305 Purchase - A5350	3.49%	Remortgage - A5314 Purchase - A5359	3.69%	Remortgage - A5323 Purchase - A5368	3.84%	Remortgage - A5332 Purchase - A5377	4.04%
	>£200k	£1m	1.50%	Remortgage - A5297 Purchase - A5342	3.44%	Remortgage - A5306 Purchase - A5351	3.49%	Remortgage - A5315 Purchase - A5360	3.69%	Remortgage - A5324 Purchase - A5369	3.84%	Remortgage - A5333 Purchase - A5378	4.04%
	£25k	£1m	£0	Remortgage - A5298 Purchase - A5343	4.19%	Remortgage - A5307 Purchase - A5352	3.99%	Remortgage - A5316 Purchase - A5361	3.99%	Remortgage - A5325 Purchase - A5370	4.05%	Remortgage - A5334 Purchase - A5379	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 - A5425	3.22%	Remortgage - A5434	3.24%	Remortgage - A5443	3.47%	Remortgage - A5452	3.61%	Remortgage - A5461	3.81%
	>£200k	£1m	1.50%	Remortgage - A5426	3.22%	Remortgage - A5435	3.24%	Remortgage - A5444	3.47%	Remortgage - A5453	3.61%	Remortgage - A5462	3.81%
	£25k	£1m	£0	Remortgage - A5427	3.97%	Remortgage - A5436	3.74%	Remortgage - A5445	3.77%	Remortgage - A5454	3.82%	Remortgage - A5463	3.96%
70%	£25k	£200k	£1,995	Remortgage - A5428	3.27%	Remortgage - A5437	3.29%	Remortgage - A5446	3.52%	Remortgage - A5455	3.66%	Remortgage - A5464	3.91%
	>£200k	£1m	1.50%	Remortgage - A5429	3.27%	Remortgage - A5438	3.29%	Remortgage - A5447	3.52%	Remortgage - A5456	3.66%	Remortgage - A5465	3.91%
	£25k	£1m	£0	Remortgage - A5430	4.02%	Remortgage - A5439	3.79%	Remortgage - A5448	3.82%	Remortgage - A5457	3.87%	Remortgage - A5466	4.06%
75%	£25k	£200k	£1,995	Remortgage - A5431	3.52%	Remortgage - A5440	3.54%	Remortgage - A5449	3.72%	Remortgage - A5458	3.86%	Remortgage - A5467	4.06%
	>£200k	£1m	1.50%	Remortgage - A5432	3.52%	Remortgage - A5441	3.54%	Remortgage - A5450	3.72%	Remortgage - A5459	3.86%	Remortgage - A5468	4.06%
	£25k	£1m	£0	Remortgage - A5433	4.27%	Remortgage - A5442	4.04%	Remortgage - A5451	4.02%	Remortgage - A5460	4.07%	Remortgage - A5469	4.21%

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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	£1,240

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