



September 2018

BTL for single tenancies & non-HMO student letting (England & Wales) **Also suitable for licensed HMOs in Scotland subject to below**

This lender will lend on any standard BTL property and any student let properties with up to 4x students sharing. They will accept all the rents from all student tenants, subject to them all being on 1x AST agreement.

Up to 75% LTV for Buy-to-Let & Student Let Properties

- Flats or houses with a minimum value/price of £75,000
- Mortgages available from £25,001 to £500,000 & £1m at 50% LTV
- No minimum mortgage term, maximum 35 years
- Products available at 50% LTV, 65% LTV, 70% LTV & 75% LTV
- No early repayment charge (ERC) on selected products
- Applicants must be a homeowner
- Maximum 4x students sharing – must all jointly sign an AST tenancy agreement
- Corporate letting accepted with maximum 3 year agreement
- Properties requiring an HMO licence in England & Wales are not acceptable
- Licensed HMO accepted in Scotland (max 4x students only)
- Fast-Track legal service available (for a quote please supply postcode)
- Applicants minimum age 18 at application, maximum age 75 at end of term
- No minimum income but must pass an affordability test

Mortgage Products up to 50% LTV

ID	Initial rate	Booking Fee	Type	Term	Lender fee	ERC	Incentives	Max LTV
38371	1.59%	£0	Fixed	31/10/20	£1,999	Yes	FV	50%
38373	1.75%	£0	Fixed	31/10/21	£1,999	Yes	FV	50%
38372	1.99%	£0	Fixed	31/10/20	£999	Yes	FV	50%
38374	2.15%	£0	Fixed	31/10/21	£999	Yes	FV	50%
39248	2.15%	£0	Fixed	30/04/24	£1,999	Yes	FV	50%
39249	2.45%	£0	Fixed	30/04/24	£999	Yes	FV	50%
38377	2.85%	£0	Fixed	31/10/28	£1,999	Yes	FV	50%
38391	2.95%	£0	Fixed	31/10/28	£1,999	Yes	FV	50%

FV = free property valuation to a maximum £700 cost



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Mortgage Products up to 65% LTV

ID	Initial rate	Booking Fee	Type	Term	Lender fee	ERC	Incentives	Max LTV
38380	1.69%	£0	Fixed	31/10/20	£1,999	Yes	FV	65%
38381	1.85%	£0	Fixed	31/10/20	£1,999	No	FV	65%
38384	1.95%	£0	Fixed	31/10/21	£1,999	Yes	FV	65%
38382	2.09%	£0	Fixed	31/10/20	£999	Yes	FV	65%
39250	2.25%	£0	Fixed	30/04/24	£1,999	Yes	FV	65%
38385	2.35%	£0	Fixed	31/10/21	£999	Yes	FV	65%
38383	2.39%	£0	Fixed	31/10/20	£0	Yes	FV	65%
39251	2.45%	£0	Variable	30/04/24	£1,999	No	FV	65%
39252	2.55%	£0	Fixed	30/04/24	£999	Yes	FV	65%
39253	2.85%	£0	Fixed	30/04/24	£0	Yes	FV	65%

FV = free property valuation to a maximum £700 cost

Mortgage Products up to 70% LTV

ID	Initial rate	Booking Fee	Type	Term	Lender fee	ERC	Incentives	Max LTV
38394	2.15%	£0	Fixed	31/10/20	£999	Yes	FV	70%
39254	2.85%	£0	Fixed	30/04/24	£999	Yes	FV	70%

FV = free property valuation to a maximum £700 cost

Mortgage Products up to 75% LTV

ID	Initial rate	Booking Fee	Type	Term	Lender fee	ERC	Incent	Max LTV
38396	1.79%	£0	Fixed	31/10/20	£1,999	Yes	FV	75%
38397	1.95%	£0	Fixed	31/10/20	£1,999	No	FV	75%
38792	2.09%	£0	Fixed	31/10/21	£1,999	Yes	FV	75%
38398	2.19%	£0	Fixed	31/10/20	£999	Yes	FV	75%
38793	2.49%	£0	Fixed	31/10/21	£999	Yes	FV	75%
39255	2.55%	£0	Fixed	30/04/24	£1,999	Yes	FV	75%



September 2018

38399	2.69%	£0	Fixed	31/10/20	£0	Yes	FV	75%
39256	2.75%	£0	Variable	30/04/24	£1,999	No	FV	75%
39257	2.95%	£0	Fixed	30/04/24	£999	Yes	FV	75%
39258	3.25%	£0	Fixed	30/04/24	£0	Yes	FV	75%

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E&OE

Correct at time of issue

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