



Product Guide Buy-to-Let Mortgages

A new range of buy-to-let products available to individual, portfolio, limited company SPV and first time landlords.

We aim to help with specialist buy-to-let requirements such as unusual property types including flats that are high rise and over commercial premises, HMOs, multi unit freehold properties and holiday lets.

Using our fully on line broker portal and client app, we can provide quick decisions and underwriter flexibility.

We are always happy to discuss cases that do not 'fit the box'!

Enquiries: **020 7031 1551** or email: mortgage.enquiries@utbank.co.uk | utbank.co.uk | X [utb_mortgages](#)



ERCs		STANDARD RANGE		SPECIALIST RANGE		NON-STANDARD RANGE		Loan size	
		2 YEAR	5 YEAR	2 YEAR	5 YEAR	2 YEAR	5 YEAR		
2 YEAR FIXED Years 1-2 2/1%		65%	5.34%	5.74%	5.44%	5.89%	6.97%	7.20%	£50k – £1.5m
5 YEAR FIXED Years 1-5 5/4/3/2/1%		70%	5.44%	5.74%	5.54%	5.99%	7.03%	7.30%	£50k – £1.0m
		75%	5.64%	5.84%	5.74%	6.04%	7.33%	7.60%	£50k – £1.0m
		80%	-	-	-	-	-	-	£50k – £500k
		REVERSIONARY RATES		BBR +4.50%*		BBR +5.00%*		BBR +5.25%*	
		PRODUCT FEE		5.00%		5.00%		5.00%	
RENT COVER RATIOS		PROPERTY TYPES							
Basic Rate 125% High Rate 140%		Single dwelling		Private & ex LA Houses & Flats		N/A		N/A	
Combined 130% Ltd SPV 125%		HMOs & MUBs		N/A		Upto 10 lettable rooms or 10 units		N/A	
		Holiday Lets		N/A		N/A		Upto 6 bedrooms single lettings	
RENT COVER RATES									
2 YEAR FIXED - Higher of Initial pay rate + 2% or 5.50%									
5 YEAR FIXED - Initial pay rate %									

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%

HIGHLIGHTS



ONLINE DIP & APPLICATION



NO LIMIT ON PROPERTY PORTFOLIO



NO MINIMUM INCOME



OVER OR UNDER COMMERCIAL



HMOs, MUBS & HOLIDAY LETS

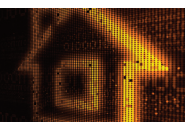


NON STANDARD CONSTRUCTION

*Follow the BoE rate at the stated margin, down to a minimum of 0.5%.



Buy-to-Let



		STANDARD RANGE		SPECIALIST RANGE		NON-STANDARD RANGE			
ERCs		MAX LTV	2 YEAR	5 YEAR	2 YEAR	5 YEAR	2 YEAR	5 YEAR	Loan size
2 YEAR FIXED Years 1-2 2/1%		65%	5.59%	5.99%	5.59%	6.09%	7.04%	7.34%	£50k – £1.5m
5 YEAR FIXED Years 1-5 5/4/3/2/1%		70%	5.69%	5.99%	5.69%	6.19%	7.14%	7.44%	£50k – £1.0m
		75%	5.89%	6.09%	5.89%	6.29%	7.44%	7.74%	£50k – £1.0m
		80%	6.29%	6.29%	6.29%	6.49%	-	-	£50k – £500k
		REVERSIONARY RATES		BBR +4.50%*		BBR +5.00%*		BBR +5.25%*	
		PRODUCT FEE		4.00%		4.00%		4.00%	
RENT COVER RATIOS		PROPERTY TYPES							
Basic Rate 125% High Rate 140%		Single dwelling		Private & ex LA Houses & Flats		N/A		N/A	
Combined 130% Ltd SPV 125%		HMOs & MUBs		N/A		Upto 10 lettable rooms or 10 units		N/A	
		Holiday Lets		N/A		N/A		Upto 6 bedrooms single lettings	
RENT COVER RATES									
2 YEAR FIXED - Higher of Initial pay rate + 2% or 5.50%									
5 YEAR FIXED - Initial pay rate %									

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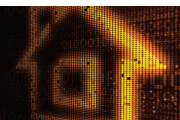


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Buy-to-Let



		STANDARD RANGE		SPECIALIST RANGE		NON-STANDARD RANGE			
ERCs		MAX LTV	2 YEAR	5 YEAR	2 YEAR	5 YEAR	2 YEAR	5 YEAR	Loan size
2 YEAR FIXED Years 1-2 2/1%		65%	5.89%	6.17%	5.89%	6.27%	7.07%	7.72%	£50k – £1.5m
5 YEAR FIXED Years 1-5 5/4/3/2/1%		70%	5.99%	6.17%	5.99%	6.37%	7.17%	7.82%	£50k – £1.0m
		75%	6.19%	6.27%	6.19%	6.52%	7.47%	8.22%	£50k – £1.0m
		80%	6.59%	6.69%	6.59%	6.69%	-	-	£50k – £500k
RENT COVER RATIOS		REVERSIONARY RATES		PRODUCT FEE		PROPERTY TYPES			
Basic Rate 125%	High Rate 140%	BBR +4.50%*		BBR +5.00%*		BBR +5.25%*			
Combined 130%	Ltd SPV 125%	3.00%		3.00%		3.00%			
RENT COVER RATES		Single dwelling	Private & ex LA Houses & Flats		N/A		N/A		
2 YEAR FIXED - Higher of Initial pay rate + 2% or 5.50%		HMOs & MUBs	N/A		Upto 10 lettable rooms or 10 units		N/A		
5 YEAR FIXED - Initial pay rate %		Holiday Lets	N/A		N/A		Upto 6 bedrooms single lettings		

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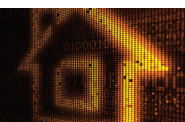


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ERCs		MAX LTV	2 YEAR	5 YEAR	2 YEAR	5 YEAR	2 YEAR	5 YEAR	Loan size
2 YEAR FIXED Years 1-2 2/1%		65%	6.19%	6.35%	6.19%	6.45%	7.09%	8.10%	£50k – £1.5m
5 YEAR FIXED Years 1-5 5/4/3/2/1%		70%	6.29%	6.35%	6.29%	6.55%	7.19%	8.20%	£50k – £1.0m
		75%	6.49%	6.45%	6.49%	6.75%	7.49%	8.70%	£50k – £1.0m
		80%	6.79%	6.85%	6.79%	6.95%	-	-	£50k – £500k
		REVERSIONARY RATES		BBR +4.50%*		BBR +5.00%*		BBR +5.25%*	
		PRODUCT FEE		2.00%		2.00%		2.00%	
RENT COVER RATIOS		PROPERTY TYPES							
Basic Rate 125%	High Rate 140%	Single dwelling	Private & ex LA Houses & Flats		N/A		N/A		
Combined 130%	Ltd SPV 125%	HMOs & MUBs	N/A		Upto 10 lettable rooms or 10 units		N/A		
2 YEAR FIXED - Higher of Initial pay rate + 2% or 5.50%		Holiday Lets	N/A		N/A		Upto 6 bedrooms single lettings		
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