



Mortgage-Desk

*for people moving on in life...*TM





Mortgage Lending

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Evolving Financial Market

- ▶ Lending still available
- ▶ Valuations: automated valuation models (AVMs) / Desk-top
- ▶ Lenders availability – returning
- ▶ Levels of lending – BTL returning to 75% LTV / Main Residential 90%
- ▶ Criteria changes – student lets – affordability – fall back plans
- ▶ Self-employed - additional checks
- ▶ Refinance – remortgage / Product Switches

2 Year Fixed Rates Starting From...as of

9.7.2020 (6.2.2020)

Property Type	Ownership	Value	Loan to value	Mortgage Type	Monthly interest rates starting from	Monthly Mortgage Payments
Buy To Let - Remortgage	Personal name	£150,000	75%	Interest Only (Term 25 Years)	1.49% (1.44%) (APRC 3.26%)	£140
Buy To Let – Single- Purchase	Limited Company	£150,000	75%	Interest Only (Term 25 Years)	2.99% (2.59%) (APRC 4.73%)	£280
Buy to Let – HMO –Purchase	Limited Company	£250,000	75%	Interest Only (Term 25 Years)	3.35% (2.74%) (APRC 4.26%)	£523
Main Residence – Remortgage	Personal Name	£500,000	75%	Repayment (Term 25 Years)	1.14% (1.26%) (APRC 4.37%)	£1437
Overall cost for comparison (APRC)						

5 Year Fixed Rates Starting From ... as of

9.7.2020 (6.2.2020)

Property Type	Ownership	Value	Loan to value	Mortgage Type	Monthly interest rates starting from	Monthly Mortgage Payments
Buy To Let - Remortgage	Personal name	£150,000	75%	Interest Only (Term 25 Years)	1.94% (1.89%) (APRC 4.49%)	£182
Buy To Let – Single - Purchase	Limited Company	£150,000	75%	Interest Only (Term 25 Years)	3.19% (3.19%) (APRC 4.48%)	£299
Buy to Let – HMO - Purchase	Limited Company	£250,000	75%	Interest Only (Term 25 Years)	3.74% (3.19%) (APRC 5.28%)	£584
Main Residence – Remortgage <small>Overall cost for comparison (APRC)</small>	Personal Name	£500,000	75%	Repayment (Term 25 Years)	1.59% (1.59%) (APRC 2.71%)	£1516

Contacting us

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