

HMOs & MUFBs Exclusive Products

Available to individuals and limited company (SPV)

Houses of Multiple Occupation (HMO)

Large HMO (up to 12 beds)

Product Type	Product Code	Rate	Max LTV	Product Fee	ERCs	Reversion Rate	Min Loan Amount	Max Loan Amount	ICR rate
5 Year Large HMO	LHFE7521543-NB	3.79%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£100k	£2m	3.79%

Multi-Unit Freehold Block (MUFb)

Large MUFb (up to 12 units)

Product Type	Product Code	Rate	Max LTV	Product Fee	ERCs	Reversion Rate	Min Loan Amount	Max Loan Amount	ICR rate
5 Year Large MUFb	LHFE7521544-NB	3.79%	75%	2.00%	5%/5%/3%/2%/2%	5.00% + BBR	£100k	£2m	3.79%

Key criteria

- New builds acceptable
- Any loans over £1.5m to be referred to your BDM prior to submission.