

For intermediary use only

| July 09 products | Non-Conforming | | | Conforming | | | |
|--|--|--------------------------------------|---------------|---|-------|--|-------|
| | Almost Prime | | | Self-Cert | | Buy to Let | |
| | Maximum LTV | | | Maximum LTV | | Maximum LTV | |
| | 60% | 65% | 75% | 60% | 70% | 60% | 75% |
| CCJs per applicant | £500 (0 in last 3) | | | None | | None | |
| Arrears | None | | | None | | None | |
| Bankruptcy/IVA | Discharged or completed > 4 years | | | None | | None | |
| 2 year fixed <small>until 1 September 2011</small> | 8.39% | 8.69% | | Not available | | Not available | |
| 2 year fixed Self-Cert <small>until 1 September 2011</small> | 8.79% | 9.09% | Not available | 6.49% | 6.84% | Not available | |
| 3 year fixed <small>until 1 September 2012</small> | 8.39% | 8.69% | | Not available | | 6.39% | 6.89% |
| 3 year fixed Self-Cert <small>until 1 September 2012</small> | 8.79% | 9.09% | Not available | 6.49% | 6.84% | Not available | |
| Maximum loan <small>(house purchase and remortgage)</small> | £250,000 | | | £500,000 <small>(new build max £300,000)</small> | | £500,000 <small>(new build max £300,000)</small> | |
| Arrangement fee <small>(can be added to the loan)</small> | £1,495 | | | £1,495 | | 1.50% | |
| Reversionary rate | 6.15% <small>LIBOR*+3.15%</small> | 6.35% <small>LIBOR*+3.35%</small> | | 6.00% <small>BBR*+3.00%</small> | | 6.00% <small>BBR*+3.00%</small> | |
| Reversionary rate Self-Cert | 6.55% <small>LIBOR*+3.55%</small> | 6.95% <small>LIBOR*+3.95%</small> | Not available | | | | |
| Remortgage information | Full-Status remortgage max LTV 70% Self-Cert remortgage max LTV 65% | | | Self-Cert remortgage max LTV 70% | | Remortgage max LTV 70% | |
| Introducer fee | 0.50% <small>(max £1,250)</small> | | | 0.50% <small>(max £2,500)</small> | | 0.50% <small>(max £2,500)</small> | |
| Additional notes | <ul style="list-style-type: none"> Self-Cert employed not available Self-Cert not available to first time buyers | | | <ul style="list-style-type: none"> Not available to employed Not available to first time buyers | | <ul style="list-style-type: none"> Not available in Northern Ireland Not available to first time buyers and applicant must be an owner occupier Rental assessment calculation 125% of pay rate Maximum portfolio size £1m total lending (max 3 properties - max £500,000 per property) | |

*As BBR/LIBOR falls below 3.00% the initial/reversionary rate will be charged at 3.00% + product reversionary rate loading

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