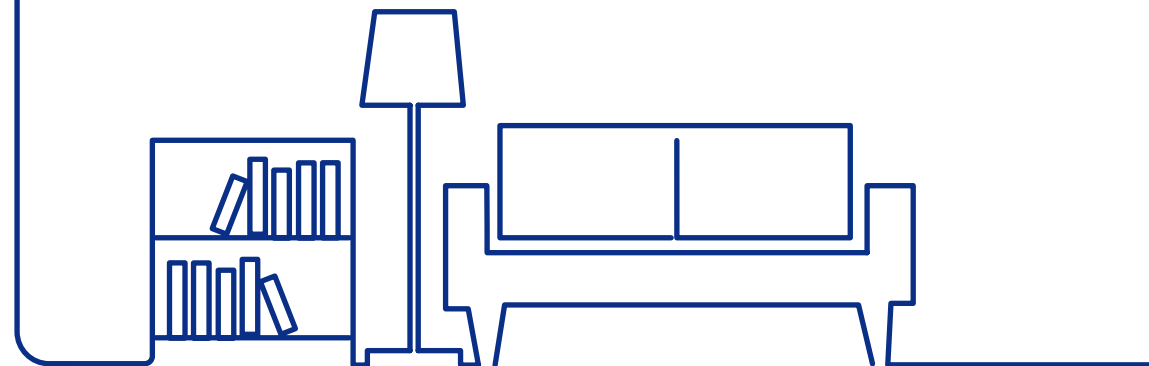


BUY TO LET PRODUCT GUIDE

14th October 2021

- ✓ 2 year rates from 2.79%
- ✓ 5 year rates from 2.94%
- ✓ Up to 80% LTV
- ✓ Loans available up to £1m
- ✓ HMO/MUBs and Expat ranges
- ✓ Up to 20 properties and £4m on Vida portfolio
- ✓ SPVs accepted across all BTL ranges
- ✓ Wide range of fee options available at 75% LTV



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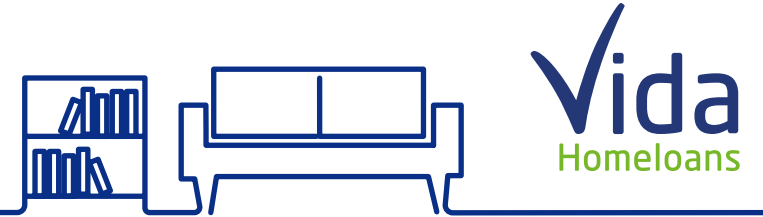
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- 4 FLEX AND FEE SAVER OPTIONS**
- 5 LIMITED EDITIONS**
- 6 STANDARD RATES** Available for personal and SPV ownership
- 7 HMOs & MUBs** HMOs with up to 8 bedrooms & MUBs with up to 5 units accepted
- 8 EXPAT** Our Expat range is designed to help UK nationals living and working abroad

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BUY TO LET TIERS

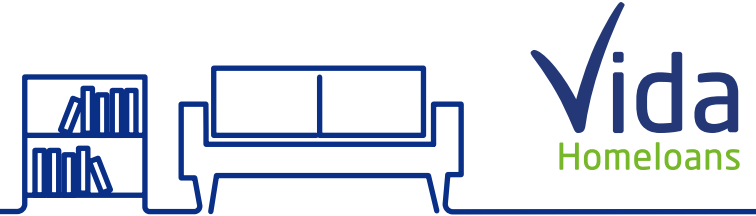


CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4
Combined CCJs and defaults	Number last 24 months	0	0	1 above £250	2 above £250
	Registered	0 in the last 48 months	0 in the last 36 months	0 above £250 in the last 18 months	0 above £250 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	3
	Combined Value	£50	£100	£150	£250

*Worst status of 2 in the last 24 months

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable

FEE SAVER & FLEX



FEE SAVER FEATURES & BENEFITS

- ✓ For properties valued up to £500,000, one free standard valuation and a refund of the reduced £49 assessment fee, paid within 30 days of completion
- ✓ For properties valued over £500,000, refund of valuation and standard £180 assessment fee (maximum £650 in total) paid within 30 days of completion
- ✓ £200 contribution towards legal fees, paid within 30 days of completion
- ✓ Available for both purchase and remortgage

FLEX FEATURES & BENEFITS

- ✓ For BTL investors looking for flexibility with the benefits of a longer term fixed rate
- ✓ ERC is set at 5% for the first 3 years, with 0% ERC in years 4 and 5
- ✓ Up to 20 properties and £4m on Vida portfolio
- ✓ 5 year options for both single properties and HMO/MUBs
- ✓ Minimum product fee of 1.75% (£2,495 minimum) and minimum loan size of £100k
- ✓ SPVs accepted across all products

LIMITED EDITIONS

Available for personal and SPV ownership

NEW PRODUCTS



As Limited Editions, these products may be withdrawn at short notice.

STANDARD

£1,995 FIXED-FEE, LIMITED EDITION

2 YEAR FIXED

MAX LTV	VIDA 1
---------	--------

75%	2.89%
-----	-------

5 YEAR FIXED

MAX LTV	VIDA 1
---------	--------

75%	3.14%
-----	-------

HMO & MUB

£1,995 FIXED-FEE, LIMITED EDITION

2 YEAR FIXED

MAX LTV	VIDA 1
---------	--------

75%	2.89%
-----	-------

5 YEAR FIXED

MAX LTV	VIDA 1
---------	--------

75%	3.14%
-----	-------

Assessment Fee

£180 payable on all applications

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £100k

Max Loan: Up to 75% : £1m
(including Up to 80% : £750k
fees)

Key Criteria:

See tier grid on page 3

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%
5 Year Flex: 5%, 5%, 5%

Rental Calculation:

5 or more years fixed rate products: initial rate.
All other products a nominal rate (currently 5.5%) or the
product rate + 2%, whichever is higher.

Affordability:

	Standard	HMOs
Basic Rate	125%	130%
Higher Rate	140%	140%
SPV's	125%	130%

STANDARD RANGE RATES

Available for personal and SPV ownership



2 YEAR FIXED

MAX LTV	PRODUCT	FEE	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	Standard	1.5%	2.79%	3.64%	4.19%	5.79%
75%	Standard	1.5%	2.94%	3.84%	4.29%	-
	Standard	1.0%	3.14%	-	-	-
	Fee Saver	1.5%	3.19%	-	-	-
80%	Standard	1.5%	3.84%	-	-	-

Assessment Fee

£180 payable on all applications with the exception of **Fee Saver**, where fee is just £49 on properties valued up to £500,000

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £100k

Max Loan: Up to 75% : £1m
(including Up to 80% : £750k fees)

Key Criteria:

See tier grid on page 3

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%
5 Year Flex: 5%, 5%, 5%

Rental Calculation:

5 or more years fixed rate products: initial rate.
All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

	Rental Cover Rates
Basic Rate	125%
Higher Rate	140%
SPV's	125%

5 YEAR FIXED

MAX LTV	PRODUCT	FEE	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	Standard	1.5%	2.94%	3.94%	4.94%	5.89%
75%	Standard	1.5%	2.99%	4.04%	5.04%	-
	Standard	1.0%	3.19%	-	-	-
	Standard	£4,995	3.14%	-	-	-
	Fee Saver	1.5%	3.24%	-	-	-
	Flex	1.75% Min £2,495	3.24%	-	-	-
80%	Standard	1.5%	4.14%	-	-	-

✓ DIP possible in under 10 minutes

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HMO & MUB RANGE RATES

HMOs with up to 8 bedrooms & MUBs with up to 5 units accepted



2 YEAR FIXED

MAX LTV	PRODUCT	FEE	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	HMO	1.5%	2.84%	3.84%	4.39%	5.99%
75%	HMO	1.5%	2.89%	4.04%	4.49%	-
	HMO Fee Saver	1.0% 1.5%	3.24% 3.04%	-	-	-
80%	HMO	1.5%	4.14%	-	-	-

Assessment Fee

£180 payable on all applications with the exception of **Fee Saver**, where fee is just £49 on properties valued up to £500,000

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £100k

Max Loan: Up to 75% : £1m
(including Up to 80% : £750k
fees)

Key Criteria:

See tier grid on page 3

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%
5 Year Flex: 5%, 5%, 5%

Rental Calculation:

5 or more years fixed rate products: initial rate.
All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

	Rental Cover Rates
Basic Rate	130%
Higher Rate	140%
SPV's	130%

5 YEAR FIXED

MAX LTV	PRODUCT	FEE	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	HMO	1.5%	3.29%	4.14%	5.14%	5.99%
75%	HMO	1.5%	3.34%	4.24%	5.24%	-
	HMO	1.0%	3.49%	-	-	-
	HMO Fee Saver Flex	£4,995 1.5% 1.75% Min £2,495	3.24% 3.44% 3.54%	-	-	-
80%	HMO	1.5%	4.24%	-	-	-

✓ DIP possible in under 10 minutes

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EXPAT RATES

Our Expat range is designed to help UK nationals living and working abroad



2 YEAR FIXED

MAX LTV	PRODUCT	FEE	VIDA 1
70%	Standard HMO	1.5%	3.39%
75%	Standard HMO	1.5%	3.54%

5 YEAR FIXED

MAX LTV	PRODUCT	FEE	VIDA 1
70%	Standard HMO	1.5%	3.59%
75%	Standard HMO	1.5%	3.84%

*Australia max LTV 70%
Non EEA landlords require a minimum property value of £150,000

Assessment Fee

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £100k

Max Loan: Up to 75% : £1m
(including First Time Landlord: £500k fees)

Key Criteria:

See tier grid on page 3. Expats must qualify as Vida 1

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%

Rental Calculation:

5 or more years fixed rate products: initial rate.
All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

Rental Cover Rates	HMO/MUB Rental cover rates
BRT 125%, HRT 140%	BRT 130%, HRT 140%