

TBMC's Top Ten Buy to Let Mortgages

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Interest Rate	Lender	Max LTV	Product Detail	Completion Fee	Early Repayment Charges	Proc Fee
3.64% Tracker	Principality BTL	60%	Variable tracker rate of BBR + 3.14% until 31/08/2012 then reverting to the lender's standard variable rate which is currently 4.99% for the remainder of the term. This product is available up to 60% LTV and the rental calculation is 125% at payrate. An application fee will apply.	3.5%	4% of original balance being repaid until 31/08/2012	0.35%
3.79% Tracker	The Mortgage Works	60%	Variable tracker rate of BBR + 3.29% until 30/09/2012 then reverting to the lender's standard variable rate which is currently 4.99% for the remainder of the term. This product is available up to 60% LTV and there is a rental calculation of 125% at a notional rate of 4.99%. An application fee will apply.	3.5% (min £595)	3% of amount being repaid until 30/09/2012	0.45%
3.88% Tracker	Bank of China	65%	Variable tracker rate of BBR + 3.38% for the lifetime of the loan. This product is available up to 65% LTV and there is a rental calculation of 100% at a notional rate of 8.5%. An application fee will apply. Available on a repayment basis only and for loans up to £150,000. The completion fee is payable at offer stage.	£1695	1% of original balance being repaid for 1 year	Refer
4.14% Tracker	The Mortgage Works	70%	Variable tracker rate of BBR + 3.64% until 30/09/2012 then reverting to the lender's standard variable rate which is currently 4.99% for the remainder of the time. This product is available up to 70% LTV and there is a rental calculation of 125% at a notional rate of 4.99%. An application fee will apply.	3.5% (min £595)	3% of amount being repaid until 30/09/2012	0.45%
4.35% Tracker	Birmingham Midshires	75%	Variable tracker rate of BBR + 3.85% for 1 year then reverting to a variable rate of BBR + 4.19% to give a current rate of 4.69% for the remainder of the term. This product is available up to 75% LTV and the rental calculation is 125% at payrate. An application fee will apply.	3%	3% of amount being repaid for 1 year	0.45%
4.89% Fixed	Godiva	60%	Fixed rate currently of 4.89% until 30/09/2012 then reverting to the lender's standard variable rate which is currently 4.74% for the remainder of the term. There is a free valuation up to £680 for purchases and remortgages and free legals or £200 contribution for remortgages only. This product is available up to 60% LTV and the rental calculation is 125% at payrate. There is a £250 booking fee and an application fee will apply.	£1499	4% of amount being repaid until 30/09/2012	0.25%
4.94% Tracker	TMW Ltd Company	70%	Limited company product. Variable tracker rate of BBR + 3.84% until 30/09/2011 then reverting to a variable rate of BBR + 3.49% to give a current rate of 3.99% for the remainder of the term. This product is available up to 70% LTV and the rental calculation is 125% at a notional rate of 4.99%. An application fee will apply.	3.5% (min £595)	3% of amount being repaid until 30/09/2011	0.45%
4.99% Fixed	The Mortgage Works	80%	4.99% fixed rate until 30/09/2011 then reverting to the lender's standard variable rate which is currently 4.99% for the remainder of the term. This product is available up to 80% LTV and there is a rental calculation of 125% at payrate. An application fee will apply.	3% (min £595)	5% of amount being repaid until 30/09/2011	0.45%
5.4% Fixed	Birmingham Midshires	75%	Fixed rate of 5.40% until 01/10/2012 reverting to a variable rate of BBR + 4.24% to give a current rate of 4.74% for the remainder of the term. This product is available up to 75% LTV and there is a rental calculation is 125% at payrate. An application fee will apply.	2.5%	3% of amount being repaid until 01/10/2012	0.45%
5.69% Fixed	Northern Rock BTL	70%	5.69% fixed rate until 01/11/2012 then reverting to the lender's standard variable rate which is currently 4.79% for the remainder of the term. This product is available up to 70% LTV and the rental calculation is 120% at payrate. An application fee will apply.	2%	4% of the outstanding balance as of 1st January until 01/11/2012	0.25%

Please note: that different proc fees are payable to Non Regulated brokers, please refer to the TBMC website for details.

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The Business Mortgage Company lender panel includes: *Aldermore, Bank of China, BM Solutions, BM House to House, Capital Home Loans, Cheltenham and Gloucester, Clydesdale Bank, First National, Godiva, Irish Permanent International, Kensington, Leeds, Manchester BS, Mortgage Trust, Natwest, Northern Rock, Paragon, Platform, Principality, Property Investment Mortgages, Saffron BS, The Mortgage Works, Whiteaway Laidlaw Bank and Woolwich.*