



Buy to Let Houses in Multiple Occupancy (HMO) Mortgage Semi-Exclusive*

Available to Limited Company SPVs for **purchase and remortgage** on a **Repayment or Interest-Only** basis

Product name	Initial interest rate	Followed by our Residential Investment Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
2 Year Fixed Rate until 30/06/2027	5.74%	8.69%	8.6%	70%	XF0967	2% until 30/06/2026 1% until 30/06/2027	1%^
5 Year Fixed Rate until 31/07/2030	5.69%	8.69%	7.8%	70%	XF0968	5% until 31/07/2026 4% until 31/07/2027 3% until 31/07/2028 2% until 31/07/2029 1% until 31/07/2030	1%^

*Exclusively available to selected intermediaries as determined by Family Building Society.

KEY INFORMATION

- **Application Fee:** £175, plus any Valuation Fees
- **Valuation Fees:** A discount of £330 from the HMO Valuation Fee scale applies for purchase and remortgage applications (see Valuation Fee scale on page 2)
- **^Product Fee:** 1% of the loan amount (subject to a minimum of £1,000)
- **Minimum Loan:** £45,000

ELIGIBILITY CRITERIA

- Properties with four, or fewer, lettable bedrooms with a maximum of 6 occupants will be considered
- Only available to Limited Company SPVs
- The SPV must have owned and maintained a Buy to Let property for a minimum period of 12 months in either personal name or whilst the director/shareholder of a Limited Company
- Property must be let on an Assured Shorthold Tenancy (AST) basis in England, and on a Standard Occupation Contract in Wales
- Each tenant must have an individual AST agreement and the right to use shared parts of the property, or a joint AST agreement over the whole of the property will be acceptable
- Not available for student lets and care homes.

EMBARGOED: information on this document is NOT FOR PUBLICATION before midday on 17 February 2025

HMO VALUATION FEE SCALE

- All applications will be subject to a £175 application fee, plus the Valuation Fees below:

Property Value	Valuation Fee scale
£120,000 to £150,000	£600
£150,001 to £300,000	£650
£300,001 to £400,000	£710
£400,001 to £500,000	£780
£500,001 to £600,000	£850
£600,001 to £700,000	£915
£700,001 to £800,000	£985
£800,001 to £900,000	£1,060
£900,001 to £1,000,000	£1,160
£1,000,001 to £1,200,000	£1,225
£1,200,001 to £1,500,000~	£1,450

~Valuation Fees for properties above this value will be available upon request.

These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.