mt finance

HMO Product Guide

5th November 2025

BBR is currently 4%

LIMITED EDITION
★★★★★

For Intermediaries Only

House of Multiple Occupancy (HMO)

LIMITED EDITION ★★★★★

HMO – Up to 10 Bedrooms

Key Features

Up to 10 bedrooms including, complex structures (not easily converted back to a residential status), Suis Generis planning and/or smaller size HMOs where planning allows the rooms to be a shared let to unrelated individuals and therefore unrelated individuals exceed room total.

- Maximum Loan: £2,000,000 subject to loan to value limits
- A non-refundable application fee of £185 applies, unless otherwise stated

5 Year Fixed – *Tier 1*	
Max LTV	**75%**
Initial Rate	5.30%
Fee	**5%**
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	9% (BBR + 5%)
Product Code	EHMO-5755-001

5 Year Fixed – *Tier 1*	
Max LTV	**75%**
Initial Rate	5.60%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	9% (BBR + 5%)
Product Code	EHMO-575-001