

# BUY TO LET MORTGAGES

**1<sup>ST</sup> TIME**  
**BUYERS, LANDLORDS & NON-OWNER OCCUPIERS**  
considered for our standard product range



**INTEREST-ONLY**  
acceptable with sale of security as suitable repayment vehicle



**NO MAXIMUM AGE**  
for our standard Buy to Let products (Max age 80 for Family Buy to Let)

**REGULATED FAMILY**

Buy to Let up to 75% LTV  
(affordability assessed on rental income)



**MAXIMUM PORTFOLIO**

of 3 properties in mortgage to the Society or any other lender



**25K MINIMUM INCOME**

required. This can be shared between joint applicants

**HOLIDAY BUY TO LET**

up to 75% LTV with a lower ICR of 130% of the mortgage payment calculated at our BTL stressed rate  
(see product guide for full details)



**FOR RENT**

**145%**

**RENTAL INCOME**

Rental Income must meet 145% of the mortgage payment calculated at our BTL stressed rate  
(see product guide for full details)



**BUSINESS & CONSUMER**

Buy to Let up to 75% LTV

**MINIMUM AGE OF**



at application

See our lending criteria guidelines and product guide for further information