

# Buy-To-Let Mortgages

We are proud to be different when it comes to assessing your client's BTL mortgage, and that means making an overall affordability assessment.

- We conduct an overall affordability assessment and have no minimum income or rental cover requirement.
- We will make a full assessment of the client's residential and personal expenditure position to ensure we are comfortable with the affordability position. Our affordability assessment is based solely on income of our applicant. Check our affordability calculator to find out how much we can lend.
- We can lend to first time buyers and for let to buy.
- At 75% LTV we can lend up to £1m. This increases to £1.5m in London and South East England.
- At 80% LTV we can lend up to £500k on Interest Only or up to £750k on Full C&I.



**All loans are subject to status, and applicants must be aged 18 or over. Security is required. Not available for business purposes.**

**Apply online** – complete and submit mortgage applications quickly and easily: [www.clydesdaleforintermediaries.co.uk](http://www.clydesdaleforintermediaries.co.uk)

**Phone** – prefer to talk to us? Get in touch with our new enquiries team: 0800 085 2846