

# **Buy to Let Mortgage Product Index**

# October 2014

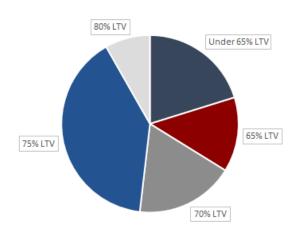
Our Buy to Let Product Index tracks the number of buy to let mortgage products currently available in the UK mortgage market.

# Average data for October 2014:

Number of buy to let mortgages: 837 Number of buy to let lenders: 27

#### **LTVs**

40% of buy to let mortgages are available to 75% Loan to Value. Higher LTVs are available but these come with stricter lending criteria and will cost more. Currently, 8% of buy to let mortgages are available to 80% LTV.



### Fixed Rate Buy to Let Mortgages:

Term	October	September
Average 5 year	4.46% ( - )	4.55%
Average 3 year	4.44% ( < > )	4.44%
Average 2 year	3.75% ( - )	3.81%

# Discounted Tracker Rate Buy to Let Mortgages:

Term	October	September
Average 5 year	4.85% ( < > )	4.85%
Average 3 year	4.90% ( + )	4.88%
Average 2 year	3.51% ( - )	3.59%

## For more information please contact:

Jenny Barrett Amy Earl

Head of Marketing Digital Marketing Manager

Tel: 01732 471615 Tel: 01732 471619