

Buy to Let Mortgage Product Index

October 2014

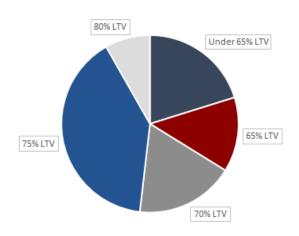
Our Buy to Let Product Index tracks the number of buy to let mortgage products currently available in the UK mortgage market.

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%

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