

Buy to Let Mortgage Product Index

December 2014

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

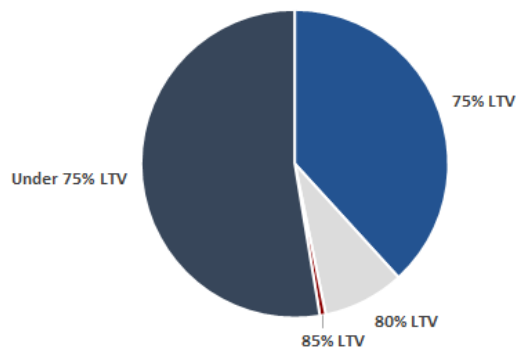
Average data for December 2014:

Number of buy to let mortgages: 803

Number of buy to let lenders: 29

LTVs

38% 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, 9% of buy to let mortgages are available to 80% LTV.



Fixed Rate Buy to Let Mortgages:

Term	December	November
Average 5 year	4.57% (+)	4.51%
Average 3 year	4.41% (+)	4.37%
Average 2 year	3.65% (+)	3.60%

Discounted Tracker Rate Buy to Let Mortgages:

Term	December	November
Average 5 year	4.85% (< >)	4.85%
Average 3 year	4.60% (-)	4.95%
Average 2 year	3.42% (< >)	3.42%

For more information please contact:

Jenny Barrett

Head of Marketing

Tel: 01732 471615

Email: jennyb@mortgagesforbusiness.co.uk

Amy Earl

Digital Marketing Manager

Tel: 01732 471619

Email: amye@mortgagesforbusiness.co.uk