

FIRST CHARGE		
RESIDENTIAL REMORTGAGE		
LTV	Maximum loan	Minimum confidence level
Up to 65%	£350,000	6
Up to 65%	£250,000	5

SECOND CHARGE		
RESIDENTIAL		
LTV	Maximum loan	Minimum confidence level
Up to 65%	£150,000	6
Up to 60%	£150,000	5

Not available on Second charge buy to let

BUY TO LET		
BUY TO LET REMORTGAGE		
LTV	Maximum loan	Minimum confidence level (value and rental)
Up to 65%	£350,000	6
Up to 65%	£250,000	5

RESIDENTIAL PURCHASE		
LTV	Maximum loan	Minimum confidence level
Up to 65%	£350,000	6
Up to 65%	£250,000	5

## Exclusions:

- Properties over £1m
- Properties adjacent to commercial premises
- Properties in poor/derelict condition
- Properties with more than 2 acres
- Ex-local authority flats
- Flats in blocks of more than 6 storeys
- New builds
- Private sales
- HMOs, and properties currently vacant awaiting tenants
- No more than 1 property to proceed on an AVM within a block of flats

BUY TO LET PURCHASE		
LTV	Maximum loan	Minimum confidence level (value and rental)
Up to 65%	£350,000	6
Up to 65%	£250,000	5