

# NEW! Use earned income to maximise landlord's borrowing

Limited edition!

We can now use earned income as part of the affordability assessment across our range of buy to let second charge loans. This means your customer could get the loan size they want even if there is a rental shortfall for the ICR – ideal for capital raising.

You can utilise earned income on our new range of market leading 5 year fixed rates. These assess affordability on pay rate and start from just 4.49%.

## Market leading 5 year Fixed rate products

Acceptable adverse	<b>Defaults</b>		0 in 72 months						
	<b>CCJs</b>		0 in 72 months						
	<b>Missed mortgage/secured loan arrears</b>		0 in 36 months						
	<b>Unsecured arrears</b>		0 in 36 months						

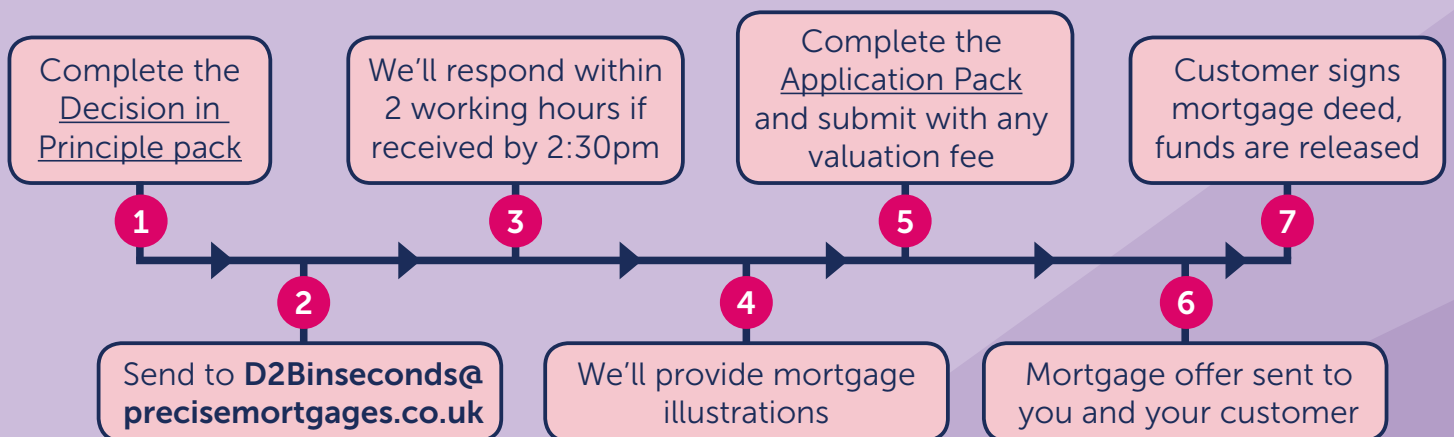
  

LTV	Minimum loan amount	Maximum loan amount	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate*	Product code
60%	£50,000	£200,000	5 year Fixed	4.49%	£995	3% years 1 and 2 2% years 3 and 4 1% year 5	BBR + 4.75%	4.49%	BTLA036
65%				4.79%				4.79%	BTLA037
70%				4.99%				4.99%	BTLA038
75%				5.49%				5.49%	BTLA039

For our full range please refer to the full product guide.

## The application process

Submitting a case to us direct is easy:



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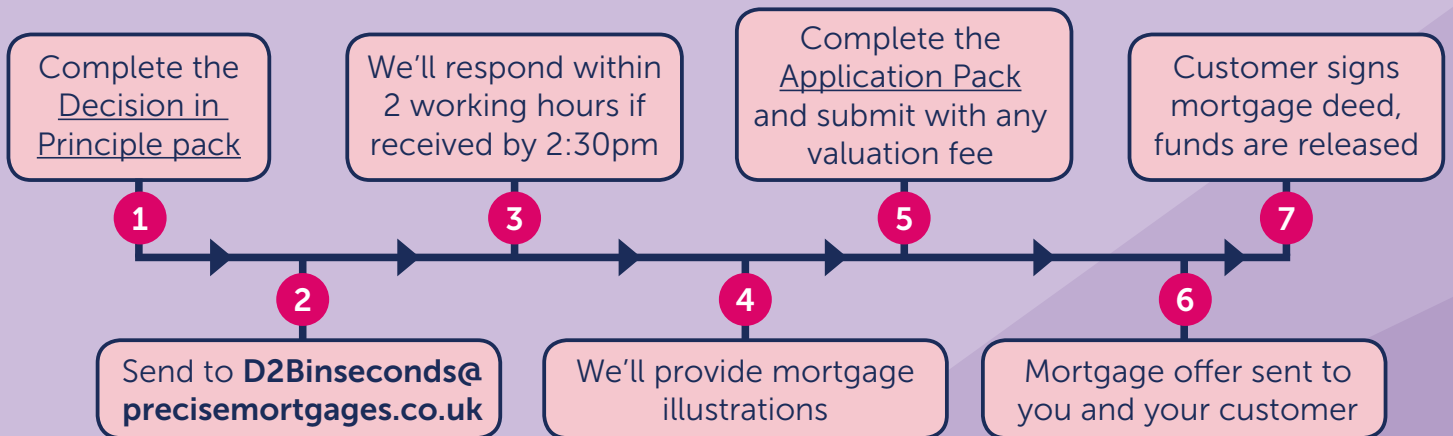
  

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