






Did you know?

Buy to Let

There are many reasons to choose Barclays for your clients' needs. But, did you know that we offer the following for Buy to Let clients?

<p>Affordability is assessed on</p> <h3>Earned + rental income</h3> <p>We don't require a min rental calculation</p>	<p>Max Borrowing</p> <p>£3m with Barclays</p> <p>£4.5m across all lenders</p>	 <p>Our BTL calculator will give you an instant indication of affordability</p>
 <h3>Joint borrower, sole proprietor</h3> <p>Enables an applicant to benefit from support without the other applicant being on the property deeds*</p>	 <p>first time buyers, non-owner occupiers as well as first time landlords</p>	 <p>Our mortgage offers are valid for 6 months from the date of application</p>
<p>Max Age</p> <h2>80</h2> <p>at end of mortgage term or retirement age (whichever sooner)</p>	<h3>Minimum personal / earned income</h3> <p>£25k min income for individual loans £1m (for joint applications only one applicant must meet min income)</p> <p>or</p> <p>£75k min income for individual loans >£1m-£2m (for joint applications where one applicant does not earn £75k min joint income £100k)**</p>	 <p>Max 6 mortgaged BTL/PTL properties with Barclays or Max 10 across all lenders **</p>

*Additional legal costs may apply

**Borrowers with 4 or more distinct properties (including subject property) will be classified as a portfolio landlord application

***Max individual loan size £2m

