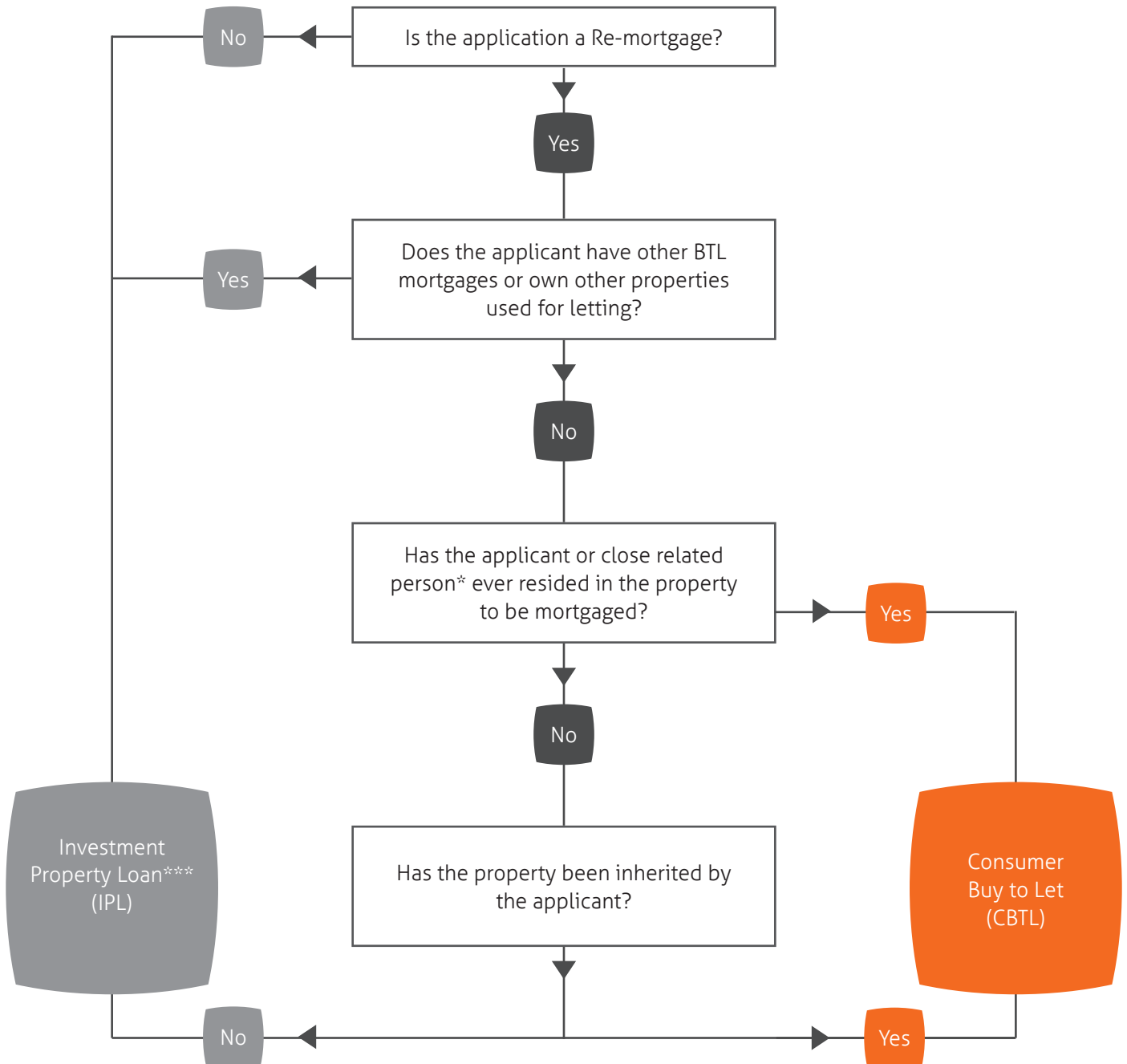


# CONSUMER BUY TO LET DECISION TREE

Only a remortgage application can be classified as a Consumer Buy to Let. The decision tree should be followed for each applicant individually.



- Where a property is to be resided in by a relative or the applicant for any period of time this is classed as a family let. Accord Buy to Let will not lend in these scenarios.
- \*Related person means an applicant’s spouse, civil partner, common law husband or wife (whether or not of the opposite sex), parent, sister, brother, grandparent or grandchild. (This includes scenarios such as step parents / children.)
- An Investment Property Loan is a non-consumer Buy to Let mortgage where the property will not be occupied by the borrower or their relatives, and which has been entered into predominantly for the purposes of a business carried on or intended to be carried on by the borrower