

Applicant(s).....

The questions set out below are designed to guide the appropriate regulatory treatment for different types of Buy-to-Let lending.

Question 1 Is the applicant a company or a person?	Company	This is a Business Buy-to-Let loan
	Person	Continue to Q2
Question 2 Is/will the property be rented to a direct family member*? OR Does the applicant intend to occupy the property at some point during the mortgage term?	Yes	This is an MCOB regulated Buy-to-Let loan
	No	Continue to Q3
* Direct family member is defined as mother/father/spouse/brother/sister/children/step-children/grand-children		
Question 3 Has the applicant ever lived in the property – or has the property been inherited?	No	This is a Business Buy-to-Let loan
	Yes	Continue to Q4
Question 4 Does the applicant(s) already have any Buy-to-Let property?	Yes	This is a Business Buy-to-Let loan
	No	This is a Consumer Buy-to-Let loan

The type of mortgage being applied for is:

Business Buy to Let ☐ Consumer Buy to Let ☐ MCOB Regulated Buy to Let ☐