

Buckinghamshire Building Society

Credit Criteria Matrix - *Buy to Let*

	BTL Standard Credit
Maximum LTV	80% (product dependent)
Maximum Loan Size	£500k
Missed Payments: Unsecured & Secured Loans	None in last 2 years
Missed Payments: Mail Order	Max Status 2 in last 2 years
Missed Payments: Utilities & Communications	Accepted
Defaults*	Up to £250 outstanding in last 3 years (None registered in the last year)
CCJs*	Up to £100 outstanding in total in last 3 years (None registered in the last year)
CCJs: Parking Fines	Up to £250
Mortgage Arrears	None in last 2 years
Use of Pay Day Loans	Max 1 taken in last 2 years
Debt Management Plans (DMPs)**	None registered in last 3 years
IVA / Bankruptcy	Satisfied / Discharged for 5 years (No adverse since)

*Defaults and CCJs outside of DMPs to be satisfied on or before completion.

**Assumes no credit issues after the DMP and that the DMP has been conducted in a satisfactory manner.