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Get the best Buy to Let Mortgage deal while investing in some property by [Graves Cruz](#)

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The buy to let system is a popular one in the UK and works on the premise that a property, usually a residential one is bought with the intention of renting or leasing it out as an investment. Investors don't always have the full amount available for this additional property, so use the various mortgage options that are available. A mortgage is usually calculated on the basis of the borrower's annual income, where the mortgage company has a method of calculation to work out if the applicant can pay back the loan amount. Buy to let mortgages are calculated slightly differently, they generally have higher interest rates and arrangement fees. This again is designed to protect the mortgage company, as a Buy to Let has an increased amount of risk factors for the lender when compared to the mortgage of a self owned property.

While looking for mortgages, you must understand the various calculation processes used by the Buy to Let companies and also factor in the cost maintenance and upkeep of the property versus the income it could generate. There are mortgage advisors who can recommend the best type of mortgage and scheme on an individual basis. There are also mortgage brokers who are associated with various mortgage companies which can offer clients various options from different agencies. You must research all the options available, and ensure that the interest rate and the terms are suitable with the income generated from the property and the individual's ability to pay.

With the internet making all kinds of information available, it is easy to find information on various buy to let mortgages that are available, and with online mortgage calculators on many sites, the monthly repayment amounts with the interest can be approximated. This is also a good way to check the repayment amounts for each site offering various mortgages, compare features of different sites and get information on the latest schemes in the market. You can choose from those that either offer flexible or variable interest to those with a pre-determined interest rate.

Among the better companies to do business with is The Buy to Let Business. This is a company that while being relatively new has still managed to build up a large customer base purely because of its clear and transparent working style. From practical solutions for mortgage needs to quick application processes, The Buy to Let Business is the best lender to deal with. Friendly and well trained staff are always available to answer queries and offer genuine advice. No more searching for the right mortgage company and having to deal with various agencies or brokers. This is a one stop shop for your mortgage requirements.

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