This decision tree will determine if your client’s application is IPL or Consumer BTL.

Will the property be rented to close relatives or do the applicant(s) intend to live in the property in the future?  
- Yes  → MCOB regulated
  - No  → House purchase or remortgage?
    - House purchase  → Remortgage
    - Remortgage  → Have any of the applicant(s) or a close relative lived in the property being mortgaged during the time of ownership?
      - Yes  → Has the applicant(s) acquired the property being mortgaged from a means other than a purchase, e.g. inherited, gifted?
        - Yes  → Investment Property Loan (IPL)
        - No  → Consumer BTL
      - No  → House purchase or remortgage?
        - House purchase  → Remortgage
        - Remortgage