

Calculating the LTV of a 2nd Mortgage

To calculate the LTV of a 2nd mortgage the Mortgage Agent must complete the same process as above; however he or she must also include the first mortgage in the calculation.

1. LTV

Example

A client has a 1st mortgage in the amount of \$270,000, and would like an additional \$15,000 as a 2nd mortgage to consolidate credit card debt. The property is valued at \$300,000. The Loan to Value would be calculated as follows:

Solution

$LTV = [(1st\ mortgage\ amount + Proposed\ 2nd\ mortgage) / Property\ value] \times 100$

$LTV = [(270,000 + 15,000) / 300,000] \times 100$

$LTV = (285,000 / 300,000) \times 100$

$LTV = 0.95 \times 100$

$LTV = 95\%$

9
95%

Therefore the Loan to Value of the proposed 2nd mortgage is:

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