

## Product guide

March 2011

### House 2 House Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
<b>Tracker</b>	3.85 <b>5.2 APR</b> (variable)	75% - £25,001 - £500k	Bank of England Base Rate +3.35% for 12 months then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid in year 1	2.5% of loan	<b>GBP</b>
	5.60 <b>5.2 APR</b> (variable)	75% - £5k - £500k	Bank of England Base Rate +5.10% for 24 months then Bank of England Base Rate +4.34% for the life of the loan <b>Further Borrowing Only</b> Available for Additional Borrowing;	3% of the amount being repaid in year 2	None	<b>GBR</b>
<b>Fixed</b>	5.09 <b>5.2 APR</b> (variable)	75% - £25,001 - £500k	until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	2.5% of loan	<b>GBT</b>
	6.10 <b>5.3 APR</b> (variable)	75% - £5k - £500k	until 01/01/2013 then Bank of England Base Rate +4.34% for the life of the loan <b>Further Borrowing Only</b> Available for Additional Borrowing;	3% of the amount being repaid to 01/01/2012 3% of the amount being repaid to 01/01/2013	None	<b>GBQ</b>

\* Fee is Product Fee, formerly Arrangement Fee

**Rates correct as at 7th March 2011. Current Bank Base Rate 0.50%.**

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