

Product guide

July 2010

House 2 House Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Tracker	4.85 5.0 APR (variable)	75% - £25,001 - £500k	Bank of England Base Rate +4.35% for 36 months then Bank of England Base Rate +3.99% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 1 3% of the amount being repaid in year 1	2.5% of loan	GBK
	5.60 5.2 APR (variable)	75% - £1k - £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 Further Borrowing Only Available for Additional Borrowing;	3% of the amount being repaid in year 2	None	GBI
Fixed	5.40 5.3 APR (variable)	75% - £25,001 - £500k	until 01/10/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012	2.5% of loan	GBL
	6.10 5.3 APR (variable)	75% - £1k - £500k	until 01/07/2012 then Bank of England Base Rate +4.34% for the life of the loan Further Borrowing Only Available for Additional Borrowing;	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012	None	GBG

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 12th July 2010. Current Bank Base Rate 0.50%.

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