

## Mainstream product guide

July 2010

### Mainstream Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
<b>Variable</b>	4.84 <b>5.0 APR</b> (variable)	80% - £1k - £2m	Standard Variable Rate for the life of the loan <b>Further Borrowing Only</b> Available for Additional Borrowing; Minimum Loan Amount £1000 No Procurement Fee applicable	None	None	<b>AUK</b>
<b>Flexible</b>	3.84 <b>4.0 APR</b> (variable)	80% - £25,001 - £2m	Bank of England Base Rate +3.34% for the life of the loan <b>Further Borrowing Only</b> Overpayments & Underpayments, Payment Holidays, Available for Additional Borrowing; Overpayments, Underpayments, Drawdown Facility, Drawdown of Overpayments, Payment Holidays; FURTHER BORROWING ONLY, ERC's applicable on Full Redemption Only	3% of the amount being repaid in year 1 2% of the amount being repaid in year 2 2% of the amount being repaid in year 3	None	<b>FIS</b>
<b>Fixed</b>	7.39 <b>6.3 APR</b> (variable)	85% - £25,001 - £250k	until 30/09/2015 then Bank of England Base Rate +4.34% for the life of the loan Available for Additional Borrowing;	5% of the amount being repaid to 30/09/2011 4% of the amount being repaid to 30/09/2012 3% of the amount being repaid to 30/09/2013 3% of the amount being repaid to 30/09/2014 3% of the amount being repaid to 30/09/2015	£999	<b>AVX</b>
	7.39 <b>6.3 APR</b> (variable)	85% - £250,001 - £1.7m 75% - £1.7m - £2m	until 30/09/2015 then Bank of England Base Rate +4.34% for the life of the loan Available for Additional Borrowing;	5% of the amount being repaid to 30/09/2011 4% of the amount being repaid to 30/09/2012 3% of the amount being repaid to 30/09/2013 3% of the amount being repaid to 30/09/2014 3% of the amount being repaid to 30/09/2015	1% of loan	<b>AVY</b>

\* Fee is Product Fee, formerly Arrangement Fee

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

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

For full details of our product range and all criteria visit [bmsolutions.co.uk](http://bmsolutions.co.uk)