

BBR: 5.00% LIBOR Rate: 5.80%

Non-Conforming Status

| Level 1 | Payrate Up to 60% LTV | Arr fee | Maximum LTV |
|-----------------|--------------------------|---------|---------------------------|
| 2 Year Discount | 7.91% | £1,495 | 60% Purchase & Remortgage |
| Reversion | LIBOR + 3.25% | | |

| Key Criteria | Level 1 |
|-------------------------|------------------------------------------------------------------------|
| CCJs | 1 Allowed (Ignore all over 36 months old) |
| Arrears | 1 in the last 12 months |
| Bankruptcy | Discharged |
| IVAs | Satisfied / Good conduct |
| Loan size | £25,001 - £250,000 |
| Income multiples | 4.25 x 1st + 1 x 2nd 3.50 x joint |
| Early Repayment Charges | 6% in years 1 and 2, one months notice or interest in lieu thereafter. |

Mainstream

| Rate Type | Payrate | | Arr fee | Maximum LTV |
|--------------------|---------------|---------------|---------|--------------------------------|
| | Up to 75% LTV | Up to 85% LTV | | |
| 2 Year BBR Tracker | 6.59% | 6.89% | £895 | 85% Purchase, Remortgage & RTB |
| Reversion | BBR + 1.99% | BBR + 1.99% | | |

Tracker Rate Early Repayment Charges: 4% in year 1, 3% in year 2, one months notice or interest in lieu thereafter
Income multiples: Up to 75% LTV - up to 4.5 + 1 or 3.75 x joint; above 75% LTV - up to 4 + 1 or 3.3 x joint.
(Income Multiples used dependent on credit score).

Self-Certification

| Rate Type | Payrate Up to 75% LTV | Arr fee | Maximum LTV |
|--------------------|--------------------------|---------|---------------------------|
| 2 Year BBR Tracker | 6.99% | £895 | 75% Purchase & Remortgage |
| Reversion | BBR + 2.09% | | |

Tracker Rate Early Repayment Charges: 4% in year 1, 3% in year 2, one months notice or interest in lieu thereafter
Income multiples: Up to 75% LTV - up to 4.5 + 1 or 3.75 x joint; (Income Multiples used dependent on credit score).

Buy to Let

| Rate Type | Payrate Up to 75% LTV | Arrangement fee & Rental Assesment | Maximum LTV |
|--------------------|--------------------------|------------------------------------|---------------------------|
| 2 Year BBR Tracker | 6.60% | £895 - 125% | 75% Purchase & Remortgage |
| Reversion | BBR + 1.99% | | |

Tracker Rate Early Repayment Charges: 5% in years 1 and 2, one months notice or interest in lieu thereafter
Tracker rates from completion
* Rental assessment based on payrate.

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