

Product Guide

July 2008



Self-cert Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee	Code
Tracker	7.44 7.9 APR (variable)	80% - £800k 75% - £1m 80% - £300k (FTB's)	Self 80 BBR + 2.44% until 30/09/2011 then reverts to SVR	2% to 30/09/2011	1.50%	TBG119
	7.34 7.9 APR (variable)	75% - £1m 75% - £300k (FTB's)	Self 75 BBR + 2.34% until 30/09/2011 then reverts to SVR HLC Free	2% to 30/09/2011	1.50%	TBG120

House 2 House

	Interest Rate %	LTV	Product	ERCs	Fee	Code
Tracker	7.44 8.0 APR (variable)	80% - £500k 80% - £300k (FTB's) Available to FTB's on Full Status basis only	House 2 House BBR + 2.44% for life of the loan HLC Free	2% to 30/09/2011	2.50%	TBG129
	6.99 7.8 APR (variable)	75% - £500k 75% - £300k (FTB's) Available to FTB's on Full Status basis only	House 2 House BBR + 1.99% until 30/09/2011 then reverts to SVR HLC Free	2% to 30/09/2011	2.00%	TBG130
NEW PRODUCT	7.09 7.9 APR (variable)	75% - £500k 75% - £300k (FTB's) Available to FTB's on Full Status basis only	House 2 House BBR + 2.09% until 30/09/2010 then reverts to SVR HLC Free	2% to 30/09/2010	2.00%	TBG135

For loans over £1 million, contact Underwriting or your local BDM.

Rates correct as at 5th July 2008. BBR 5.00%. SVR 7.44%.

Standard procurement fee is 0.45%. *Calls from BT landlines will cost a maximum of 4p per minute plus a 6p call set-up fee. The price of calls from other telephone companies and from outside the UK will vary. The call price is correct as at July 2008. Lines are open 8am to 6pm, Monday to Friday. 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 www.t-m-b.co.uk or telephone **08457 253253***

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Multi Buy to Let

	Interest Rate %	LTV	Product	ERCs	Fee	Code
Tracker	6.99 7.8 APR (variable)	85% - £1m Not available to FTB's	Multi Buy to Let BBR + 1.99% until 30/09/2011 then reverts to SVR Rental Calculation - 125% at payrate HLC Free	2% to 30/09/2011	2.00%	TBG121
NEW PRODUCT	6.79 7.8 APR (variable)	75% - £1m Not available to FTB's	Multi Buy to Let BBR + 1.79% until 30/09/2010 then reverts to SVR Rental Calculation - 125% at payrate HLC Free	2% to 30/09/2010	2.00%	TBG136

Prestige

	Interest Rate %	LTV	Product	ERCs	Fee	Code
Tracker	7.14 7.7 APR (variable)	75% - £1.5m 70% - £2m 65% - £3m 60% - £5m Not available to FTB's	Prestige BBR + 2.14% until 30/09/2013 then reverts to SVR	3% to 30/09/2010 2% to 30/09/2012 1% to 30/09/2013	0.50%	TBG132

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Self Build - self-cert only

	Interest Rate %	LTV	Product	ERCs	Fee	Code
Tracker	7.34 7.8 APR (variable)	80% - £800k 75% - £1m 80% - £300k (FTB's)	Self Build BBR + 2.34% for life of the loan	1% to 30/09/2011	1.00%	TBG106
	7.29 7.7 APR (variable)	75% - £1m 75% - £300k (FTB's)	Self Build BBR + 2.29% for life of the loan HLC Free	1% to 30/09/2011	1.00%	TBG107

Full Status

	Interest Rate %	LTV	Product	ERCs	Fee	Code
Tracker	6.99 7.7 APR (variable)	75% - £500,000 85% - £300k (FTB's)	Standard 75 BBR + 1.99% until 30/09/2013, then reverts to SVR	3% to 30/09/2010 2% to 30/09/2012 1% to 30/09/2013	1.00%	TBG131

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