

# Flex Mortgage Range Overview

Range of mortgages with no monthly payments – fixed rate of interest that is rolled up to redemption

0118 945 2288

	Flex 6	Flex 12	Flex 24	Flex Refurb to Let
Client	Buy to let clients – 1st and 2nd charge High net worth and those raising capital for business purposes – 2nd charge only <sup>(1)</sup>			Buy to let clients only – 1st and 2nd charge
Fixed Rates <sup>(2)</sup>	Rates start from 8.89%	Rates start from 7.89%	Rates start from 6.89%	Rates start from 6.59%
ERCs	6 Months 5%	12 Months 5%	24 Months 5%/5%	None
1st charge – max LTV	65%	65%	50% to 65% depending on loan term	70%
2nd charge – max LTV combined including any first charge mortgage	Varies up to 80% LTV <sup>(3)</sup>			Varies up to 79% LTV <sup>(3)</sup>
Arrangement Fee	2%			
Redemption Fee	n/a			2%
Loan term	2 Years	2 Years	Minimum 2 Years Maximum 5 Years	1 Year
Age limits	Min 21; No Max			
Min loan size	£15,000			
Min property value	Buy To Let = £75k; Owner Occupied = £250k			Buy To Let = £75k <sup>(4)</sup>
Procuration Fee	1%		Typically 1.5%	1%

<sup>(1)</sup>Subject to compliance with consumer credit exemptions.<sup>(2)</sup>Daily interest, compounded monthly.<sup>(3)</sup>Including any rolled up interest determined on a case by case basis.<sup>(4)</sup>Minimum pre-works property value.

Loans are subject to status, terms and conditions. Your client's property may be repossessed if they do not keep up repayments on a mortgage or any other debt secured on it.

Castle Trust | Belvedere House, Basing View, Basingstoke, RG21 4HG |

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# Index Profit Share Mortgage Range Overview

Range of mortgages with no monthly payments – repayment linked to the Halifax House Price Index (subject to Minimum Repayment Amount)

0118 945 2288

	IPS 100	IPS 200
Client	Buy to let clients – 1st and 2nd charge High net worth and those raising capital for business purposes – 2nd charge only <sup>(1)</sup>	
Repayment details	(1 x % Growth in Halifax House Price Index) x Initial Loan PLUS 5% p.a. fixed rate <sup>(2)</sup>	(2 x % Growth in Halifax House Price Index) x Initial Loan
ERCs	1 Year 5%	2 Years 5%/5%
1st charge – max LTV	Up to 50% <sup>(3)</sup>	
2nd charge – max LTV combined including any first charge mortgage	Varies up to 79% LTV <sup>(4)</sup>	
Arrangement Fee	2%	
Minimum Repayment Amount	2% p.a (simple)	5% p.a (simple)
Loan term	3 and 5 Years	
Age limits	Min 21; No Max	
Min loan size	£15,000 (subject to a 10% LTV)	
Min property value	Buy To Let = £75k; Owner Occupied = £250k	
Procuration Fee	Typically 1.5%	

<sup>(1)</sup>Subject to compliance with consumer credit exemptions. <sup>(2)</sup>Daily interest, compounded monthly. <sup>(3)</sup>Higher proceeds may be obtained on IPS 100.

<sup>(4)</sup>Including any rolled up interest determined on a case by case basis.

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