



LTV	First Charge Residential Properties*	Second Charge Residential Properties	First Charge Residential Improvements	First Charge Semi-residential part commercial
<40%	0.69%	0.95%	1.10%	1.10%
<50%	0.75%	0.99%	1.25%	1.25%
<60%	0.80%	1.09%	1.45%	
<65%	0.85%	1.19%		
<70%	0.99%			

### Key Terms

- Regulated & Non-regulated
- Completion fee 2% on drawdown
- Admin fee £295 on drawdown
- No exit fees or redemption penalties
- Daily interest
- Valuation and legal fees at cost
- Rolled-up interest option
- Award winning service

### Valuation Fees

Market Value	Fee (incl. VAT)
to £150k	£200
to £200k	£230
to £250k	£280
to £300k	£330
to £350k	£380
to £400k	£400
to £450k	£440
to £500k	£490
to £600k	£550
to £700k	£600
to £800k	£650
to £900k	£700
to £1m	£800
to £1.25m	£850
to £1.5m	£950
to £1.75m	£1,150
to £2m	£1,300
Over £2m	By arrangement

### Solicitor's Fees Guide

Loans up to £500k (one property)	Loans up to £1m (one property)
£750 (incl VAT) + disbursements	£1,100 (incl VAT) + disbursements
Loans up to £500k (two properties)	Loans up to £1m (two properties)
£1,100 (incl VAT) + disbursements £125 for each additional property £185 extra for corporate borrower £185 extra for commercial leases	£1,400 (incl VAT) + disbursements
	Loans over £1m
	By arrangement
£350 including VAT & CHAPS fees for each further advance	

### Title Insurance

Loan Size	Premium
to £250k	£95
to £500k	£145
to £600k	£220
to £700k	£295
to £800k	£370
to £900k	£445
to £1m	£520
Above £1m	On application

LTV: Typically based on lower of market value or purchase price

Loan size: From £100k to £10m+

Term: 30 days to 12 months+

Minimum Property Value: £150k

Locations: England and Wales

Status: Good credit history (typically better than one satisfied CCJ)

Borrowers: UK citizens, foreign passport holders with a residential connection with the UK, limited companies, offshore companies, LLPs, SPVs, Trusts

Typical lending exclusions: Solely commercial premises, ex-local authority flats, ex-local authority houses within pre-emption, land, new build flats (developed within last 24 months), freehold flats, Grade I listed, working farms, care homes, H.M.Os, flats under 30m<sup>2</sup>, non-standard construction, unconverted barns, isolated rural locations

VAT calculated at 20%

\*Available only for loans where the security property is residential and is or will be occupied by the owner or let.

United Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.



Effective from  
7th Oct 2013