



Residential First Charge Mortgage

PRODUCT GUIDES

Residential First Charge Mortgages

Super Prime

Max LTV Max Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+1.79%	+1.79%	+1.79%	+1.89%	+2.19%	+2.59%	+2.79%	+2.98%	3%, 2%
2 Yr Fix	4.94%	4.94%	4.94%	4.94%	5.34%	5.84%	5.85%	6.59%	3%, 2%
3 Yr Fix	5.09%	5.09%	5.09%	5.09%	5.49%	5.94%	6.19%	6.89%	3%, 2%, 2%
5 Yr Fix	5.14%	5.14%	5.14%	5.14%	5.24%	5.54%	5.55%	6.49%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.34%	6.34%	6.34%	6.34%	6.44%	6.64%	7.29%	7.49%	

Prime Plus

Max LTV Max Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+1.99%	+1.99%	+1.99%	+2.09%	+2.39%	+2.79%	+2.99%	+3.18%	3%, 2%
2 Yr Fix	5.14%	5.14%	5.14%	5.14%	5.54%	6.04%	6.05%	6.79%	3%, 2%
3 Yr Fix	5.29%	5.29%	5.29%	5.29%	5.69%	6.14%	6.39%	7.09%	3%, 2%, 2%
5 Yr Fix	5.34%	5.34%	5.34%	5.34%	5.44%	5.74%	5.75%	6.69%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.54%	6.54%	6.54%	6.54%	6.64%	6.84%	7.49%	7.69%	

Prime

Max LTV Max Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+2.34%	+2.34%	+2.34%	+2.44%	+2.74%	+3.14%	+3.34%	+3.54%	3%, 2%
2 Yr Fix	5.79%	5.79%	5.79%	5.89%	6.19%	6.69%	6.89%	7.59%	3%, 2%
3 Yr Fix	5.74%	5.74%	5.74%	5.84%	6.14%	6.59%	6.79%	7.49%	3%, 2%, 2%
5 Yr Fix	6.19%	6.19%	6.19%	6.24%	6.44%	6.74%	6.75%	7.49%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.39%	7.39%	7.39%	7.44%	7.64%	7.84%	8.19%	8.49%	

Reversionary Rates: BBR +3.75% < 75% and BBR +4% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

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Near Prime

Max LTV Max Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+3.04%	+3.04%	+3.04%	+3.14%	+3.44%	+3.84%	-	-	3%, 2%
2 Yr Fix	6.49%	6.49%	6.49%	6.59%	6.99%	7.59%	-	-	3%, 2%
3 Yr Fix	6.44%	6.44%	6.44%	6.54%	6.84%	7.49%	-	-	3%, 2%, 2%
5 Yr Fix	6.49%	6.49%	6.49%	6.54%	6.94%	7.34%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.59%	7.59%	7.59%	7.64%	8.04%	8.44%	-	-	

Specialist

Max LTV Max Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+3.24%	+3.24%	+3.24%	+3.34%	+3.64%	-	-	-	3%, 2%
2 Yr Fix	6.69%	6.69%	6.69%	6.79%	7.19%	-	-	-	3%, 2%
3 Yr Fix	6.64%	6.64%	6.64%	6.74%	7.04%	-	-	-	3%, 2%, 2%
5 Yr Fix	6.69%	6.69%	6.69%	6.74%	7.14%	-	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.79%	7.79%	7.79%	7.84%	8.24%	-	-	-	

Reversionary Rates: BBR +3.75% < 75% and BBR +4% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

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Key Criteria Highlights

Status Definition

	Super Prime		Prime Plus		Prime		Near Prime	Specialist
	< 85%	> 85%	< 85%	> 85%	< 85%	> 85%	85%	80%
Unsecured	UTD	UTD	UTD	UTD	Ignore if Consolidating	UTD	Ignore if Consolidating	Ignore if Consolidating
Secured Loans and Mortgages	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 2 in 12
CCJ's	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24
Defaults	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24

Income

	<85%	>85%	FTB	Interest Only
Minimum Income	£15K	£40K	£25K	£50K
Minimum Valuation	£90K	£125K	£90K	£100K
LTI	6x up to 85% LTV to £1M and 4.5x on all other LTVs and loan size.			
DTI	50%			
Self Employed	2 years accounts required-see criteria guide for details			

Product Features

Unencumbered		Interest Only	
0.5% loading	£995 Product Fee	75% LTV Max	Super Prime/Prime Plus/Prime only
4x LTI	Max LTV 70%	70% LTV Downsize	Not available for FTBs
Min loan £5k	Max Loan Size £250k	Stressed on IO repayment only	
IO unavailable	Prime Plus/Prime/Near Prime only	Min age 25	

Fees

Type	Max
Product Fee	£1,495
Broker Fee	£5k or 12.5%

Applicant Profile

	Min	Max
Age	18	<85
Term	3	40

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