



# Residential First Charge Mortgage

PRODUCT GUIDES

## Residential First Charge Mortgages

### Super Prime

| Max LTV<br>Max Gross Loan | 60%<br>£25k to £2M | 65%<br>£25k to £2M | 70%<br>£25k to £1.5M | 75%<br>£25k to £1.5M | 80%<br>£25k to £1M | 85%<br>£25k to £1M | 90%<br>£25k to £750k | 95%<br>£25k to £500k | Early Redemption<br>Charges |
|---------------------------|--------------------|--------------------|----------------------|----------------------|--------------------|--------------------|----------------------|----------------------|-----------------------------|
| BoE Life Time Tracker     | +2.09%             | +2.09%             | +2.09%               | +2.19%               | +2.39%             | +3.79%             | -                    | -                    | 3%, 2%                      |
| 2 Yr Fix                  | 5.24%              | 5.24%              | 5.24%                | 5.24%                | 5.54%              | 7.34%              | -                    | -                    | 3%, 2%                      |
| 3 Yr Fix                  | 5.39%              | 5.39%              | 5.39%                | 5.39%                | 5.69%              | 7.24%              | -                    | -                    | 3%, 2%, 2%                  |
| 5 Yr Fix                  | 5.39%              | 5.39%              | 5.39%                | 5.39%                | 5.44%              | 7.39%              | -                    | -                    | 5%, 4%, 3%, 2%, 2%          |
| 5 Yr Fix, No ERC          | 6.59%              | 6.59%              | 6.59%                | 6.59%                | 6.64%              | 8.49%              | -                    | -                    |                             |

### Prime Plus

| Max LTV<br>Max Gross Loan | 60%<br>£25k to £2M | 65%<br>£25k to £2M | 70%<br>£25k to £1.5M | 75%<br>£25k to £1.5M | 80%<br>£25k to £1M | 85%<br>£25k to £1M | 90%<br>£25k to £750k | 95%<br>£25k to £500k | Early Redemption<br>Charges |
|---------------------------|--------------------|--------------------|----------------------|----------------------|--------------------|--------------------|----------------------|----------------------|-----------------------------|
| BoE Life Time Tracker     | +2.29%             | +2.29%             | +2.29%               | +2.39%               | +2.59%             | +3.84%             | -                    | -                    | 3%, 2%                      |
| 2 Yr Fix                  | 5.44%              | 5.44%              | 5.44%                | 5.44%                | 5.74%              | 7.39%              | -                    | -                    | 3%, 2%                      |
| 3 Yr Fix                  | 5.59%              | 5.59%              | 5.59%                | 5.59%                | 5.89%              | 7.29%              | -                    | -                    | 3%, 2%, 2%                  |
| 5 Yr Fix                  | 5.59%              | 5.59%              | 5.59%                | 5.59%                | 5.64%              | 7.44%              | -                    | -                    | 5%, 4%, 3%, 2%, 2%          |
| 5 Yr Fix, No ERC          | 6.79%              | 6.79%              | 6.79%                | 6.79%                | 6.84%              | 8.54%              | -                    | -                    |                             |

### Prime

| Max LTV<br>Max Gross Loan | 60%<br>£25k to £2M | 65%<br>£25k to £2M | 70%<br>£25k to £1.5M | 75%<br>£25k to £1.5M | 80%<br>£25k to £1M | 85%<br>£25k to £1M | 90%<br>£25k to £750k | 95%<br>£25k to £500k | Early Redemption<br>Charges |
|---------------------------|--------------------|--------------------|----------------------|----------------------|--------------------|--------------------|----------------------|----------------------|-----------------------------|
| BoE Life Time Tracker     | +2.64%             | +2.64%             | +2.64%               | +2.74%               | +2.94%             | +3.89%             | -                    | -                    | 3%, 2%                      |
| 2 Yr Fix                  | 6.09%              | 6.09%              | 6.09%                | 6.19%                | 6.39%              | 7.44%              | -                    | -                    | 3%, 2%                      |
| 3 Yr Fix                  | 6.04%              | 6.04%              | 6.04%                | 6.14%                | 6.34%              | 7.34%              | -                    | -                    | 3%, 2%, 2%                  |
| 5 Yr Fix                  | 6.44%              | 6.44%              | 6.44%                | 6.49%                | 6.64%              | 7.49%              | -                    | -                    | 5%, 4%, 3%, 2%, 2%          |
| 5 Yr Fix, No ERC          | 7.64%              | 7.64%              | 7.64%                | 7.69%                | 7.84%              | 8.59%              | -                    | -                    |                             |

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.

## Residential First Charge Mortgages

### Near Prime

| Max LTV<br>Max Gross Loan | 60%<br>£25k to £2M | 65%<br>£25k to £2M | 70%<br>£25k to £1.5M | 75%<br>£25k to £1.5M | 80%<br>£25k to £1M | 85%<br>£25k to £1M | 90%<br>£25k to £750k | 95%<br>£25k to £500k | Early Redemption<br>Charges |
|---------------------------|--------------------|--------------------|----------------------|----------------------|--------------------|--------------------|----------------------|----------------------|-----------------------------|
| BoE Life Time Tracker     | +3.24%             | +3.24%             | +3.24%               | +3.34%               | +3.64%             | +4.04%             | -                    | -                    | 3%, 2%                      |
| 2 Yr Fix                  | 6.69%              | 6.69%              | 6.69%                | 6.79%                | 7.19%              | 7.79%              | -                    | -                    | 3%, 2%                      |
| 3 Yr Fix                  | 6.64%              | 6.64%              | 6.64%                | 6.74%                | 7.04%              | 7.69%              | -                    | -                    | 3%, 2%, 2%                  |
| 5 Yr Fix                  | 6.69%              | 6.69%              | 6.69%                | 6.74%                | 7.14%              | 7.54%              | -                    | -                    | 5%, 4%, 3%, 2%, 2%          |
| 5 Yr Fix, No ERC          | 7.79%              | 7.79%              | 7.79%                | 7.84%                | 8.24%              | 8.64%              | -                    | -                    |                             |

### Specialist

| Max LTV<br>Max Gross Loan | 60%<br>£25k to £2M | 65%<br>£25k to £2M | 70%<br>£25k to £1.5M | 75%<br>£25k to £1.5M | 80%<br>£25k to £1M | 85%<br>£25k to £1M | 90%<br>£25k to £750k | 95%<br>£25k to £500k | Early Redemption<br>Charges |
|---------------------------|--------------------|--------------------|----------------------|----------------------|--------------------|--------------------|----------------------|----------------------|-----------------------------|
| BoE Life Time Tracker     | +3.44%             | +3.44%             | +3.44%               | +3.54%               | +3.84%             | -                  | -                    | -                    | 3%, 2%                      |
| 2 Yr Fix                  | 6.89%              | 6.89%              | 6.89%                | 6.99%                | 7.39%              | -                  | -                    | -                    | 3%, 2%                      |
| 3 Yr Fix                  | 6.84%              | 6.84%              | 6.84%                | 6.94%                | 7.24%              | -                  | -                    | -                    | 3%, 2%, 2%                  |
| 5 Yr Fix                  | 6.89%              | 6.89%              | 6.89%                | 6.94%                | 7.34%              | -                  | -                    | -                    | 5%, 4%, 3%, 2%, 2%          |
| 5 Yr Fix, No ERC          | 7.99%              | 7.99%              | 7.99%                | 8.04%                | 8.44%              | -                  | -                    | -                    |                             |

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.

# Residential First Charge Mortgages

## Key Criteria Highlights

### Status Definition

|                                    | Super Prime       |                   | Prime Plus        |                   | Prime                   |                   | Near Prime              | Specialist              |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------------|-------------------|-------------------------|-------------------------|
|                                    | < 85%             | > 85%             | < 85%             | > 85%             | < 85%                   | > 85%             | 85%                     | 80%                     |
| <b>Unsecured</b>                   | UTD               | UTD               | UTD               | UTD               | Ignore if Consolidating | UTD               | Ignore if Consolidating | Ignore if Consolidating |
| <b>Secured Loans and Mortgages</b> | 0 in 3<br>0 in 12 | 0 in 3<br>0 in 12 | 0 in 3<br>0 in 12 | 0 in 3<br>0 in 12 | 0 in 3<br>1 in 12       | 0 in 3<br>0 in 12 | 0 in 3<br>1 in 12       | 0 in 3<br>2 in 12       |
| <b>CCJ's</b>                       | 0 in 48           | 0 in 48           | 0 in 24           | 0 in 36           | 1 in 24                 | 0 in 36           | 1 in 24                 | 2 in 24                 |
| <b>Defaults</b>                    | 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 |
|--------------------------|--|-------|------|---------------|
| <b>Minimum Income</b>    | £15K   | £40K  | £25K | £50K          |
| <b>Minimum Valuation</b> | £90K   | £125K | £90K | £100K         |
| <b>LTI</b>               | 6x upto 85% LTV to £2M. 4.5x Near Prime and Specialist > £1M |       |      |               |
| <b>DTI</b>               | 50%  |       |      |               |
| <b>Self Employed</b>     | 2 years accounts required-see criteria guide for details     |       |      |               |

### Product Features

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

### 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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