

## Semi-commercial Fixed Rates

 platinum  options ltd

 01438 567207  
 sales@platinumoptions.co.uk  
 www.platinumoptions.co.uk

		LTV	LTV	LTV
Loan Size	5 Year Fixed	65%	70%	75%
£100,000 - £3m	Rate	4.65%	4.80%	4.95%
£3m - £15m	Priced on application			

		LTV	LTV	LTV
Loan Size	2 Year Fixed	65%	70%	75%
£100,000 - £3m	Rate	4.55%	4.70%	4.85%
£3m - £15m	Priced on application			

The residential element needs to be greater than 60% of the total valuation and have its own separate access

<p><b>Location</b> England &amp; Wales</p> <p><b>Term 2 Year Fixed</b> Minimum term - 2 years Maximum term - 10 years</p> <p><b>Early Repayment Charge 2 Year Fixed</b> 3% year 1 and 2% year 2</p> <p><b>Term 5 Year Fixed</b> Minimum term - 5 years Maximum term - 10 years</p> <p><b>Early Repayment Charge 5 Year Fixed</b> 4% in the first 2 years, 3% years 3 - 5 and 1% for the life of the loan Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge</p> <p><b>Interest-only option</b> Up to 10 years</p>
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Interest Coverage Ratio Thresholds	
Company	125%
Personal	125%

Interest Coverage Ratio Stress 5 Year Fixed Rate	Interest Coverage Ratio Stress 2 Year Fixed Rate
'Fixed Rate' pay rate	5.5%, or initial pay rate plus 1%, whichever is higher

<p><b>Interest Rate</b> Reversion Rate up to 65% - 5.45% over LIBOR &amp; &gt; 65% 5.65% over LIBOR - minimum LIBOR 0.80%)</p> <p><b>Arrangement Fee</b> 2% arrangement fee (of which all the fee can be added to the loan)</p>
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