

	RESIDENTIAL				GUARANTOR				SELF-EMPLOYED				CONTRACTORS				PROFESSIONAL			
Term	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity																			
Repayment Type	Repayment, Interest-Only, Part & Part																			
APRC Repayment	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.8%	4.0%
APRC Interest-Only	4.1%	4.2%	4.0%	4.1%	4.1%	4.2%	4.0%	4.1%	4.1%	4.2%	4.0%	4.1%	4.1%	4.2%	4.0%	4.1%	4.1%	4.2%	4.0%	4.1%
Min/Max mortgage	£75,000 - £3,500,000																			
Max Term Repayment	35 years																			
Max Term Interest-Only/Part & Part	35 years																			
Max LTV Repayment	80%																			
Max LTV Interest-Only/Part & Part	75%																			
Arrangement fee	By arrangement (Minimum £1,000)																			
Admin fee	£100 (Refunded upon completion)																			
ERCs	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None

	LATER LIFE LENDING			
Term	2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity			
Repayment Type	Repayment, Interest-Only, Part & Part			
APRC Repayment	4.0%	4.2%	3.8%	4.0%
APRC Interest-Only	4.1%	4.2%	4.0%	4.1%
Min/Max mortgage	£75,000 - £3,500,000			
Max Term Repayment	35 years			
Max Term Interest-Only/Part & Part	35 years			
Max LTV Repayment - Lending <b>into</b> Retirement	80%			
Max LTV Interest-Only/Part & Part Lending <b>into</b> Retirement	75%			
Max LTV Repayment - Lending <b>in</b> Retirement	70%			
Max LTV Interest-Only/Part & Part Lending <b>in</b> Retirement	70%			
Arrangement fee	By arrangement (Minimum £1,000)			
Admin fee	£100 (Refunded upon completion)			
ERCs	2%	None	2%	None

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**WE DO NOT CREDIT SCORE APPLICANTS • NO UPPER AGE LIMIT IS APPLIED\*  
OUR MANUAL UNDERWRITING TEAM WORK TO SUPPORT EACH CASE**



**Residential**

- Up to four borrowers per application
- Interest only available up to 75%
- Properties with an annexe intended for Let or use by friends or family are accepted. Up to 50% of the total floor area can be let



**Guarantor**

- Guarantors must be a close family member. We will consider joint family borrowers without all parties needing to reside in the mortgaged property
- Mortgage considered on unencumbered properties
- No upper age limit\*



**Later Life Lending**

- Mortgages considered on unencumbered properties
- Unique properties including thatched and Grade II listed properties
- No upper age limit\*



**Self-Employed**

- Min 1 year trading
- Director loan repayments considered as income, subject to lending criteria
- When sole traders/partnerships become a Limited Company we will accept this as continuous trading for the applicant



**Contractors**

- Most UK based incomes considered
- Short term contracts require at least 12 months proof of earnings, unless the applicant is contracting within an existing profession
- Break in contracting employment considered, subject to criteria



**Professional**

- Most UK based incomes considered
- Max loan size: Residential £3.5m, BTL/Second Property £2m, Bridging £2m

\*We do not apply an upper age limit where there is acceptable ongoing income to support monthly mortgage payments.