

INTERMEDIARY PRODUCT GUIDE FOR MAINSTREAM LENDING



LIFETIME TRACKER RATES

	<i>Residential</i>	<i>Buy to Let</i>	<i>Commercial</i>
Margin	2.30%	3.38%	3.38%
Interest Rate	2.80%	3.88%	3.88%

Bank of England Base Rate 0.50%

The Interest Rate will be increased or decreased the same day as any increase or decrease in the Bank of England Base Rate and by the same percentage.

Interest is calculated daily and applied monthly (simple interest method).

ARRANGEMENT FEE

The arrangement fee is paid upon acceptance of offer and cannot be added to the advance.

The fee is non-refundable.

<i>loan amount</i>	<i>Residential</i>	<i>Buy to Let</i>	<i>Commercial</i>
up to and including £50K			£1,695
over £50K and up to and including £500K	£1,295	£1,895	£2,195
over £500K and up to and including £1 Million	£2,495	£3,195	£3,195
over £1 Million and under £1.5 Million	0.5% of the loan amount		
from £1.5 Million and up to and including £10 Million	1% of the loan amount		

OTHER FEES

Funds transfer fee of £35. Deeds discharge fee of £95 for each security.

Sole legal representation required for Residential and Buy to Let Loans over £1 Million, Commercial cases over £500K and lending to offshore companies and trusts. Costs for both parties legal representation will be borne by the borrower.

EARLY REPAYMENT CHARGES

First year only. 1% on full redemption. Overpayments permitted.

LTV LIMITS

<i>Purchase Price/ Valuation</i>	<i>Residential</i>	<i>Buy to Let</i>	<i>Commercial</i>
up to and including £150K	80%	75%	70%
over £150K and up to and including £500K	75%	70%	65%
over £500K and up to and including £1 Million	70%	65%	60%
over £1 Million			55%

Minimum lease at outset is 80 years remaining, with 55 years remaining at end.

STATUS & REPAYMENT METHODS

Residential, Buy to Let and Commercial Lending are only available as Full Status products. Self Cert, Non-Status and Fast-track facilities are not available.

All loans are available on a repayment basis only.

MAX LOAN TERM

<i>Residential</i>	<i>Buy to Let</i>	<i>Commercial</i>
25 years	25 years	15 years

Terms past state retirement age considered.

LOAN SIZE

Max Loan £10 Million Min Valuation £50K Min Loan £35K