

RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE

Purchase and remortgage available on all products.

All mortgages are on a capital and interest basis.

RATES	LTV	REAL LIFE 1	REAL LIFE 2	REAL LIFE 3	REAL LIFE REVERT PRODUCT	REAL LIFE 4	REAL LIFE 5	REAL LIFE 6	REAL LIFE 7
2 year fixed	70%	2.89%	2.99%	3.09%	3.59%	3.30%	3.49%	3.99%	4.99%
2 year fixed	75%	2.99%	3.09%	3.25%	3.69%	3.39%	3.79%	4.30%	5.09%
2 year fixed	80%	3.15%	3.30%	3.49%	3.95%	3.69%	3.89%	4.55%	-
2 year fixed	85%	3.55%	3.60%	3.89%	4.25%	3.99%	4.39%	4.85%	-
2 year fixed*	90%	3.99%	4.45%	4.49%	-	-	-	-	-
5 year fixed	70%	3.59%	3.65%	3.69%	-	3.95%	4.09%	4.39%	5.09%
5 year fixed	75%	3.65%	3.70%	3.89%	-	4.05%	4.45%	4.49%	5.39%
5 year fixed	80%	3.69%	3.80%	3.99%	-	4.39%	4.55%	4.59%	-
5 year fixed	85%	3.95%	3.99%	4.39%	-	4.69%	4.90%	5.30%	-
5 year fixed*	90%	4.79%	4.85%	4.89%	-	-	-	-	-
Completion Fee	-	£995	£995	£995	£1,195	£995	£1,195	£1,195	£1,495
Revert Rate	-	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 3.40%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 5.00%

*90% LTV - Only available through L&G Mortgage Club, Paradigm, SimplyBiz, The Mortgage Alliance, PMS and the following Packager routes: The Mortgage Trading Company, TFC Homeloans, 3mc, Brightstar, ATOM, Complete FS and Buy to Let Club.

First time buyer applications are subject to a maximum LTV of 85%

LIBOR is 0.85%, effective from 12/03/2019.

Rates are based off 3-month LIBOR, rounded up to two decimal places.

FEES	£
Application Fee	£150
Telegraphic Transfer Fee	£30
Valuation Fee	Variable

ENQUIRIES: 0344 257 0418

RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE CASHBACK PRODUCTS

Purchase and remortgage available on all products.

All mortgages are on a capital and interest basis. Minimum loan £100,000.

Cashback will be paid to the bank account details provided for Direct Debit payments.

Valuation refunds will be paid to the original payment method provided. Payments will be made within 14 days following the mortgage completion.

RATES	LTV	REAL LIFE 1	REAL LIFE 2	REAL LIFE 3	REAL LIFE 4	REAL LIFE 5	REAL LIFE 6	REAL LIFE 7
2 year fixed	70%	3.39%	3.49%	3.59%	3.80%	3.99%	4.49%	5.49%
2 year fixed	75%	3.49%	3.59%	3.75%	3.89%	4.29%	4.80%	5.59%
2 year fixed	80%	3.65%	3.80%	3.99%	4.19%	4.39%	5.05%	-
2 year fixed	85%	4.05%	4.10%	4.39%	4.49%	4.89%	5.35%	-
2 year fixed*	90%	4.49%	4.95%	4.99%	-	-	-	-
5 year fixed	70%	4.09%	4.15%	4.19%	4.45%	4.59%	4.89%	5.59%
5 year fixed	75%	4.15%	4.20%	4.39%	4.55%	4.95%	4.99%	5.89%
5 year fixed	80%	4.19%	4.30%	4.49%	4.89%	5.05%	5.09%	-
5 year fixed	85%	4.45%	4.49%	4.89%	5.19%	5.40%	5.80%	-
5 year fixed*	90%	5.29%	5.35%	5.39%	-	-	-	-
Completion Fee	-	£750	£750	£750	£750	£750	£750	£750
Revert Rate	-	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 5.00%

*90% LTV - Only available through L&G Mortgage Club, Paradigm, SimplyBiz, The Mortgage Alliance, PMS and the following Packager routes: The Mortgage Trading Company, TFC Homeloans, 3MC, Brightstar, AToM, Complete FS and Buy to Let Club.

First time buyer applications are subject to a maximum LTV of 85%

LIBOR is 0.85%, effective from 12/03/2019.

Rates are based off 3-month LIBOR, rounded up to two decimal places.

FEES	£
Application Fee	£0
Telegraphic Transfer Fee	£0
Valuation Fee	Refunded

RATES	CASHBACK
2 year fixed	£750
5 year fixed	£750
Payable	By bank transfer

RESIDENTIAL PRODUCT GUIDE PURCHASE ONLY HELP TO BUY EQUITY LOAN

Products are available for new build purchases only via the Government backed Help to Buy Schemes in England including Help to Buy London, Wales and Scotland.

All mortgages are on a capital and interest basis. Minimum loan £25,001.

Applicant(s) must fund a minimum deposit of 5%.

Products available to First Time Buyers and Home Movers.



Backed by
HM Government

RATES	LTV	REAL LIFE 1	REAL LIFE 2	REAL LIFE 3	REAL LIFE 4	REAL LIFE 5	REAL LIFE 6
2 year fixed	75%	3.64%	3.74%	3.90%	4.04%	4.54%	5.05%
5 year fixed	75%	4.30%	4.35%	4.54%	4.70%	5.20%	5.24%
Completion Fee	-	£995	£995	£995	£995	£1,495	£1,495
Revert Rate	-	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%

LIBOR is 0.85%, effective from 12/03/2019.

Rates are based off 3-month LIBOR, rounded up to two decimal places.

Before submitting an application you should ensure your customer is aware of the implications of taking a shared equity loan as part of the financing of the purchase of their home.

Further information can be found on the Help to Buy Scheme websites:

<https://www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loan>

<https://www.helptobuyLondon.co.uk/>

<https://www.mygov.scot/help-to-buy/>

FEES	£
Application Fee	£150
Telegraphic Transfer Fee	£30
Valuation Fee	Free

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RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE

For Intermediary use only

Credit score will not be used to determine product rate.

Arrears assessed on worst status basis.

CRITERIA	REAL LIFE 1	REAL LIFE 2	REAL LIFE 3	REAL LIFE REVERT PRODUCT	REAL LIFE 4	REAL LIFE 5	REAL LIFE 6	REAL LIFE 7
Unsecured Arrears	0 in 48 months	0 in 36 months	0 in 24 months	0 in 24 months	1 in 24 months	2 in 24 months	4 in 24 months	6 in 24 months
Secured Arrears	0 in 48 months	0 in 36 months	0 in 24 months	0 in 24 months	0 in 24 months	0 in 24 months	1 in 24 months, 0 missed in 6 months	3 in 24 months, 0 missed in 6 months
CCJS/ Defaults	0 in 48 months	0 in 36 months	0 in 24 months	0 in 24 months	0 in 24 months	1 in 24 months	3 in 24 months*, 0 in 6 months	5 in 24 months**, 0 in 6 months
Bankruptcy and IVA	None	None	None	None	None	Discharged/satisfied for 72 months		Discharged/satisfied for 36 months
Repossession	None	None	None	None	None	0 in 6 years	0 in 6 years	0 in 6 years
DMP	No current DMP				Acceptable, full outstanding credit commitments will be used for affordability purposes.			
Payday Loans	Must be satisfied 12 months prior to application.							
Max LTV	90%	90%	90%	85%	85%	85%	85%	75%

CCJS AND DEFAULTS

* Real Life 6 - Maximum 2 CCJS or 2 defaults included in the combined total.

** Real Life 7 - Maximum 3 CCJS or 3 defaults included in the combined total.

BANKRUPTCY AND IVA

Maximum LTV 75%. Applicant must have maintained a clean profile in the last 36 months.

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RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE

	YEAR				
ERCS	1	2	3	4	5
2 year products	3%	2%	-	-	-
5 year products	5%	4%	3%	2%	1%

FEES	PURCHASE AND REMORTGAGE
Completion Fee	£750 - £1,495
Application Fee	£0 - £150
Standard Legal Fees	Variable
Telegraphic Transfer Fee	£0 - £30

Please refer to the Residential Tariff of Fees and Charges for valuation fee scale information and for other fees and charges that may apply.

ENQUIRIES: 0344 257 0418

WWW.THEMORTGAGELENDER.COM

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