# Limited Company Buy to Let Product Guide

September 2020

- Rates starting from 3.25%
- We don't credit score to make decisions



Call **03333 701 101** or visit **www.pepper.money** to discover more.



### Highlights of our wide ranging criteria

#### **Company Details**

- · Company is registered
- · Account has not been frozen
- Company is active
- No current adverse credit history (CCJ's or defaults etc)
- · No disqualified directors
- · All directors must be natural persons
- No debentures present
- · No minimum trading period

#### **CCJs**

- · Don't need to be satisfied
- No limit
- Can be registered as recently as 6 months ago on our standard range

#### **Defaults**

- Don't need to be satisfied and no value limit
- Can be registered as recently as 12 months ago
- 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored (applicable to Pepper 24, 18 and 12 products)

#### **No Credit Scoring**

- We don't credit score to make decisions
- We don't credit score to determine product selection. What you see is what you get
- Manual underwriting by a team of skilled, mandated decision makers

#### **Capital Raising**

- To our maximum LTVs for most legal purposes
- · Debt consolidation to maximum LTVs

#### Portfolio Landlords

- · Portfolio landlords accepted
- · See our criteria guide for full details

#### Minimum Income £30k

- Can be the combined income of all applicants
- · Must be earned income
- · 100% of secondary income accepted

#### SIC code must be:

- 68100
- 68201
- 68209
- 68320

#### **Interest Only**

- · Across the entire range
- Max 80% LTV
- Sale of main residence acceptable repayment with no minimum



LMR = 1.10% Effective for all new business from 21st September 2020

Suitable for clients that haven't had a Default in the last 48 months and who have never had a CCJ

		2 Year Fixed			5 Year Fixed		
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)
65%	3.30%	£1,995/£2,995	5.50%	3.50%	£1,995/£2,995	3.50%	4.00%
65%	3.25%	1.50%	5.50%	3.45%	1.50%	3.45%	4.00%
70%	3.35%	£1,995/£2,995	5.50%	3.60%	£1,995/£2,995	3.60%	4.00%
70%	3.30%	1.50%	5.50%	3.55%	1.50%	3.55%	4.00%
75%	3.40%	£1,995/£2,995	5.50%	3.80%	£1,995/£2,995	3.80%	4.25%
75%	3.35%	1.50%	5.50%	3.75%	1.50%	3.75%	4.25%
80%	4.40%	£1,995/£2,995	6.40%	4.90%	£1,995/£2,995	4.90%	4.50%
80%	4.35%	1.50%	6.35%	4.85%	1.50%	4.85%	4.50%
		ERC: 3%, 2%			ERC: 4%, 4%, 3%	, 3%, 2%	
			A	pplication fee = £150			
	*Completion Fee: I	For loans between £25,001 and	d £300,000 a completion fee	of £1,995 applies. For loans	s between £300,001 and £700	0,000 a completion fee of £2	2,995 applies.

	Limited Company Applicants Key Criteria										
Credit Criteria		Applicant		Loan Size		Propert	y Value				
CCJs:	0	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000				
Defaults:	0 in 48 months	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000						
Mortgage/Secured	0 in 48 months		and rental income cannot be the principal income		available to 80% LTV						
Arrears:	(No arrears balance in last 6 months)		source. Rental income from the security property must also be excluded)		Up to £1 million available to 75% LTV						
Bankruptcy/IVA:	Discharged > 6 years ago	Max Applicants:	4								
Repossessions:	None in last 6 years	Employed:	Minimum of 6 months in current job and not in	_		_					
Debt Management Plan:	Considered if satisfied over		probation. Evidence of employment history is required to cover the last 12 months	Repayme	nt	Term					
	12 months ago	Self-Employed:	Must have been in their current business for a	Capital & Int	terest; Interest Only	Min:	5 years				
			minimum of 12 months and able to supply 1 year's trading accounts			Max:	35 years				



Suitable for Limited Company landlords that haven't had a CCJ or Default in the last 48 months

		2 Year Fixed			5 Year Fixed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)		
65%	3.60%	£1,995/£2,995	5.60%	3.90%	£1,995/£2,995	3.90%	4.00%		
65%	3.55%	1.50%	5.55%	3.85%	1.50%	3.85%	4.00%		
70%	3.65%	£1,995/£2,995	5.65%	4.00%	£1,995/£2,995	4.00%	4.00%		
70%	3.60%	1.50%	5.60%	3.95%	1.50%	3.95%	4.00%		
75%	3.75%	£1,995/£2,995	5.75%	4.20%	£1,995/£2,995	4.20%	4.25%		
75%	3.70%	1.50%	5.70%	4.15%	1.50%	4.15%	4.25%		
80%	4.75%	£1,995/£2,995	6.75%	5.30%	£1,995/£2,995	5.30%	4.50%		
80%	4.70%	1.50%	6.70%	5.25%	1.50%	5.25%	4.50%		
		ERC: 3%, 2%			ERC: 4%, 4%, 3%	, 3%, 2%			
			A	application fee = £150					
	*Completion Fee: F	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.							

	Limited Company Applicants Key Criteria										
Credit Criteria		Applicant		Loan Size		Property Value					
CCJs/Defaults:	0 in 48 months	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000				
CCJ Value:	No limit	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000						
Mortgage/Secured	0 in 48 months		and rental income cannot be the principal income		available to 80% LTV						
Arrears:	(No arrears balance in last 6 months)		source. Rental income from the security property must also be excluded)		Up to £1 million available to 75% LTV						
Bankruptcy/IVA:	Discharged > 6 years ago	Max Applicants:	4								
Repossessions:	None in last 6 years	Employed:	Minimum of 6 months in current job and not in	Danauman		Term					
Debt Management Plan:	Considered if satisfied over		probation. Evidence of employment history is required to cover the last 12 months	Repaymer	ıı	Term					
-	12 months ago	Self-Employed:	Must have been in their current business for a	Capital & Inte	erest; Interest Only	Min:	5 years				
		Sen-Employed.	minimum of 12 months and able to supply 1 year's trading accounts			Max:	35 years				



LMR = 1.10% Effective for all new business from 21st September 2020

Suitable for clients that haven't had a Default in the last 36 months and who have never had a CCJ

		2 Year Fixed			5 Year Fixed					
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)			
65%	3.45%	£1,995/£2,995	5.50%	3.65%	£1,995/£2,995	3.65%	4.00%			
65%	3.40%	1.50%	5.50%	3.60%	1.50%	3.60%	4.00%			
70%	3.50%	£1,995/£2,995	5.50%	3.75%	£1,995/£2,995	3.75%	4.00%			
70%	3.45%	1.50%	5.50%	3.70%	1.50%	3.70%	4.00%			
75%	3.60%	£1,995/£2,995	5.60%	3.95%	£1,995/£2,995	3.95%	4.25%			
75%	3.55%	1.50%	5.55%	3.90%	1.50%	3.90%	4.25%			
80%	4.60%	£1,995/£2,995	6.60%	5.05%	£1,995/£2,995	5.05%	4.50%			
80%	4.55%	1.50%	6.55%	5.00%	1.50%	5.00%	4.50%			
		ERC: 3%, 2%	,		ERC: 4%, 4%, 3%	, 3%, 2%				
		Application fee = £150								
	*Completion Fee: I	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.								

	Limited Company Applicants Key Criteria										
Credit Criteria		Applicant		Loan Size		Propert	y Value				
CCJs:	0	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000				
Defaults:	0 in 36 months	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000						
Mortgage/Secured	0 in 36 months		and rental income cannot be the principal income		available to 80% LTV						
Arrears:	(No arrears balance in last 6 months)		source. Rental income from the security property must also be excluded)		Up to £1 million available to 75% LTV						
Bankruptcy/IVA:	Discharged > 6 years ago	Max Applicants:	4								
Repossessions:	None in last 6 years	Employed:	Minimum of 6 months in current job and not in	Danauma	- 4	Tavas					
Debt Management Plan:	Considered if satisfied over		probation. Evidence of employment history is required to cover the last 12 months	Repayme	nt	Term					
-	12 months ago	Salf Employed	Must have been in their current business for a	Capital & Int	erest; Interest Only	Min:	5 years				
		Self-Employed:	minimum of 12 months and able to supply 1 year's trading accounts			Max:	35 years				





Suitable for Limited Company landlords that haven't had a CCJ or Default in the last 36 months

		2 Year Fixed			5 Year Fixed					
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)			
65%	3.70%	£1,995/£2,995	5.70%	3.95%	£1,995/£2,995	3.95%	4.00%			
65%	3.65%	1.50%	5.65%	3.90%	1.50%	3.90%	4.00%			
70%	3.75%	£1,995/£2,995	5.75%	4.05%	£1,995/£2,995	4.05%	4.00%			
70%	3.70%	1.50%	5.70%	4.00%	1.50%	4.00%	4.00%			
75%	3.80%	£1,995/£2,995	5.80%	4.30%	£1,995/£2,995	4.30%	4.25%			
75%	3.80%	1.50%	5.80%	4.20%	1.50%	4.20%	4.25%			
80%	4.85%	£1,995/£2,995	6.85%	5.40%	£1,995/£2,995	5.40%	4.50%			
80%	4.80%	1.50%	6.80%	5.45%	1.50%	5.45%	4.50%			
		ERC: 3%, 2%	,		ERC: 4%, 4%, 3%	, 3%, 2%				
			Α	pplication fee = £150						
	*Completion Fee: I	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.								

Limited Company Applicants Key Criteria										
Credit Criteria		Applicant L		Loan Size		Propert	y Value			
CCJs/Defaults:	0 in 36 months	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000			
CCJ Value:	No limit	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000					
Mortgage/Secured	0 in 36 months		and rental income cannot be the principal income		available to 80% LTV					
Arrears:	(No arrears balance in last 6 months)		source. Rental income from the security property must also be excluded)		Up to £1 million available to 75% LTV					
Bankruptcy/IVA:	Discharged > 6 years ago	Max Applicants:	4							
Repossessions:	None in last 6 years	Employed:	Minimum of 6 months in current job and not in			_				
Debt Management Plan:	Considered if satisfied over		probation. Evidence of employment history is required to cover the last 12 months	Repaymer	nt	Term				
	12 months ago	Self-Employed:	Must have been in their current business for a	Capital & Int	erest; Interest Only	Min:	5 years			
		Sell-Ellipioyed.	minimum of 12 months and able to supply 1 year's trading accounts			Max:	35 years			



## pepper24 - Light

Suitable for clients that haven't had a Default in the last 24 months and who have never had a CCJ

	5 Year Fixed								
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)					
70%	4.35%	£1,995/£2,995	4.35%	4.00%					
70%	4.30%	1.50%	4.30%	4.00%					
75%	4.55%	£1,995/£2,995	4.55%	4.25%					
75%	4.50%	1.50%	4.50%	4.25%					
		ERC: 4%, 4%, 3%	, 3%, 2%						
	Application fee = £150								
	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.								

		Limi	ted Company Applicants Key Criteria				
Credit Criteria		Applicant L		Loan Size		Propert	y Value
CCJs:	0	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000
Defaults:	0 in 24 months	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000		
Mortgage/Secured	0 in 24 months		and rental income cannot be the principal income		available to 80% LTV		
Arrears:	(No arrears balance in last 6 months)		source. Rental income from the security property must also be excluded)		Up to £1 million available to 75% LTV		
Unsecured Arrears:	2 individual utility,	Max Applicants:	4				
	communication or mail order account defaults up to and including £200.00 each ignored	Employed:	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Repayme	nt	Term	
Bankruptcy/IVA:	Discharged > 6 years ago	Self-Employed:	Must have been in their current business for a	Capital & Int	erest; Interest Only	Min:	5 years
Repossessions:	None in last 6 years		minimum of 12 months and able to supply 1 year's			Max:	35 years
Debt Management Plan:	Considered if satisfied over 12 months ago		trading accounts				



Suitable for Limited Company landlords that haven't had a CCJ or Default in the last 24 months

		5 Year Fixed							
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)					
70%	4.45%	£1,995/£2,995	4.45%	4.00%					
70%	4.40%	1.50%	4.40% 4.00						
75%	4.65%	£1,995/£2,995	4.65%	4.25%					
75%	4.60%	1.50%	4.60%	4.25%					
		ERC: 4%, 4%, 3%	, 3%, 2%						
	Application fee = £150								
	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.								

	Limited Company Applicants Key Criteria											
Credit Criteria		Applicant L		Loan Size		Property	y Value					
CCJs/Defaults: CCJ Value: Mortgage/Secured Arrears: Unsecured Arrears:	O in 24 months  No limit O in 24 months (No arrears balance in last 6 months) 2 individual utility,	Age: Min Income:  Max Applicants:	Minimum 21 years; Maximum 85 years (at end of term) £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)	Min: Max:	£25,001 Up to £750,000 available to 80% LTV Up to £1 million available to 75% LTV	Min:	£70,000					
	communication or mail order account defaults up to and including £200.00 each ignored	Employed:	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months	Repayme	nt	Term						
Bankruptcy/IVA: Repossessions: Debt Management Plan:	Discharged > 6 years ago  None in last 6 years  Considered if satisfied over 12 months ago	Self-Employed:	Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Capital & In	terest; Interest Only	Min: Max:	5 years 35 years					

## pepper18 - Light

Suitable for clients that haven't had a Default in the last 18 months and who have never had a CCJ

LMR = 1.10%
Effective for all new business
from 21st September 2020

		5 Year Fix	ed				
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)			
70%	5.45%	£1,995/£2,995	5.45%	4.25%			
70%	5.40%	1.50%	5.40%	4.25%			
75%	5.75%	£1,995/£2,995	5.75%	4.50%			
75%	5.70%	1.50%	5.70%	4.50%			
		ERC: 4%, 4%, 3%	, 3%, 2%				
	Application fee = £150						
		ns between £25,001 and £30 n £300,001 and £700,000 a					

Limited Company Applicants Key Criteria								
Credit Criteria		Applicant		Loan Size		ty Value		
0	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000		
0 in 18 months	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000				
0 in 18 months		and rental income cannot be the principal income source. Rental income from the security property must		available to 80% LTV				
(No arrears balance in last 6 months)				Up to £1 million				
2 individual utility, communication or mail order account defaults up to and	Max Applicants:	4		available to 75% LIV				
including £200.00 each ignored	Employed:	Minimum of 6 months in current job and not in						
Discharged > 6 years ago		probation. Evidence of employment history is required to cover the last 12 months	Repayme	ent	Term			
None in last 6 years	Self-Employed:	Must have been in their current business for a	Canital & Ir	nterest: Interest Only	Min	5 years		
Considered if satisfied over 12 months ago	Sen-Linployed.	minimum of 12 months and able to supply 1 year's trading accounts	Cupital & II	nerest only	Max:	35 years		
	0 in 18 months 0 in 18 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored Discharged > 6 years ago None in last 6 years Considered if satisfied over	Applicant  O	Applicant  Age: Minimum 21 years; Maximum 85 years (at end of term)  O in 18 months O in 18 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored Discharged > 6 years ago None in last 6 years  Considered if satisfied over  Age: Minimum 21 years; Maximum 85 years (at end of term)  Min Income: £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)  Max Applicants: 4  Employed: Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months  Self-Employed: Must have been in their current business for a minimum of 12 months and able to supply 1 year's	Applicant  Age: Minimum 21 years; Maximum 85 years (at end of term)  O in 18 months O in 18 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored Discharged > 6 years ago  None in last 6 years  Considered if satisfied over  Age: Minimum 21 years; Maximum 85 years (at end of term)  Min: Max:  Max:  Max:  Max:  Max:  Max:  Max Applicants: 4  Employed: Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months  Self-Employed: Must have been in their current business for a minimum of 12 months and able to supply 1 year's	Age: Minimum 21 years; Maximum 85 years (at end of term)  O in 18 months O in 18 months O in 18 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored  Discharged > 6 years ago  None in last 6 years  Considered if satisfied over  Age: Minimum 21 years; Maximum 85 years (at end of term)  Age: Minimum 21 years; Maximum 85 years (at end of term)  Max: Up to £750,000  available to 80% LTV  Up to £1 million available to 75% LTV  Axa Applicants: 4  Employed: Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months  Self-Employed: Must have been in their current business for a minimum of 12 months and able to supply 1 year's  Capital & Interest; Interest Only	Applicant  Age: Minimum 21 years; Maximum 85 years (at end of term) O in 18 months O in 18 months O in 18 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored Discharged > 6 years ago None in last 6 years Considered if satisfied over  Age: Minimum 21 years; Maximum 85 years (at end of term) Min: £25,001 Min: £25,001 Min: £25,001 Min: £25,001 Max: Up to £750,000 available to 80% LTV Up to £1 million available to 75% LTV  Employed: Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months  Self-Employed: Must have been in their current business for a minimum of 12 months and able to supply 1 year's  Capital & Interest; Interest Only Min: Max:		

Suitable for Limited Company landlords that haven't had a CCJ or Default in the last 18 months

	5 Year Fixed						
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)			
70%	5.55%	£1,995/£2,995	5.55%	4.25%			
70%	5.50%	1.50%	5.50%	4.25%			
75%	5.85%	£1,995/£2,995	5.85%	4.50%			
75%	5.80%	1.50%	5.80%	4.50%			
		ERC: 4%, 4%, 3%	, 3%, 2%				
	Application fee = £150						
	•	ns between £25,001 and £300 n £300,001 and £700,000 a	•	, II			

Limited Company Applicants Key Criteria							
Credit Criteria		Applicant		Loan Size		Property	y Value
CCJs/Defaults: CCJ Value: Mortgage/Secured Arrears: Unsecured Arrears	O in 18 months  No limit O in 18 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	Age: Min Income:  Max Applicants:	Minimum 21 years; Maximum 85 years (at end of term) £30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)	Min: Max:	£25,001 Up to £750,000 available to 80% LTV Up to £1 million available to 75% LTV	Min:	£70,000
Bankruptcy/IVA: Repossessions: Debt Management Plan:	Discharged > 6 years ago  None in last 6 years  Considered if satisfied over 12 months ago	Employed: Self-Employed:	Minimum of 6 months in current job and not in probation. Evidence of employment history is required to cover the last 12 months  Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Repaymer	erest; Interest Only	Term Min: Max:	5 years 35 years



## pepper12 - Light

Suitable for clients that haven't had a Default in the last 12 months and who have never had a CCJ

	5 Year Fixed						
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)			
70%	6.15%	£1,995/£2,995	6.15%	4.55%			
70%	6.10%	1.50%	6.10%	4.55%			
		ERC: 4%, 4%, 3%	, 3%, 2%				
	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.						

Limited Company Applicants Key Criteria								
Credit Criteria		Applicant		Loan :	Size	Property	/ Value	
CCJs:	0	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000	
Defaults:	0 in 12 months	Min Income:	£30,000 per application (no foreign currency income	Max:	Up to £750,000			
Mortgage/Secured Arrears:	0 in 12 months (No arrears balance in last 6 months)		and rental income cannot be the principal income source. Rental income from the security property must		available to 80% LTV			
Unsecured Arrears:	2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	Max Applicants: Employed:	also be excluded)  4  Minimum of 6 months in current job and not in		Up to £1 million available to 75% LTV			
Bankruptcy/IVA:	Discharged > 6 years ago		probation. Evidence of employment history is required to cover the last 12 months	_		_		
Repossessions:	None in last 6 years	Calf Employed	Must have been in their current business for a	Repayment		Term		
Debt Management Plan:	Considered if satisfied over 12 months ago	Self-Employed:	minimum of 12 months and able to supply 1 year's trading accounts	Capital Interest	& Interest; Only	Min: Max:	5 years 35 years	



Suitable for Limited Company landlords that haven't had a CCJ or Default in the last 12 months

	5 Year Fixed						
LTV	Initial Rate	Completion Fee*	Rental Calculation (125% x)	Reversion Rates (LMR +)			
70%	6.25%	£1,995/£2,995	6.25%	4.55%			
70%	6.20%	1.50%	6.20%	4.55%			
		ERC: 4%, 4%, 3%	, 3%, 2%				
	*Completion Fee: For loans between £25,001 and £300,000 a completion fee of £1,995 applies. For loans between £300,001 and £700,000 a completion fee of £2,995 applies.						

Limited Company Applicants Key Criteria								
Credit Criteria		Applicant		Loan Size		Property Value		
CCJs/Defaults:	0 in 12 months	Age:	Minimum 21 years; Maximum 85 years (at end of term)	Min:	£25,001	Min:	£70,000	
CCJ Value: Mortgage/Secured Arrears: Unsecured Arrears:	No limit O in 12 months (No arrears balance in last 6 months) 2 individual utility, communication or mail order account defaults up to and including £200.00 each ignored	Min Income:  Max Applicants: Employed:	£30,000 per application (no foreign currency income and rental income cannot be the principal income source. Rental income from the security property must also be excluded)  4  Minimum of 6 months in current job and not in probation. Evidence of employment history is required	Max:	Up to £750,000 available to 80% LTV Up to £1 million available to 75% LTV			
Bankruptcy/IVA: Repossessions: Debt Management Plan:	Discharged > 6 years ago  None in last 6 years  Considered if satisfied over 12 months ago	Self-Employed:	to cover the last 12 months  Must have been in their current business for a minimum of 12 months and able to supply 1 year's trading accounts	Repay Capital Interest	& Interest;	Term Min: Max:	5 years 35 years	

