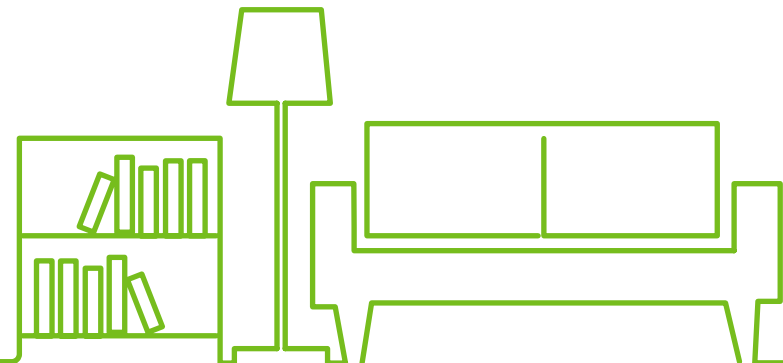


RESIDENTIAL PRODUCT GUIDE

25 March 2021

- ✓ 2 year rates from 3.13%
- ✓ 5 year rates from 3.49%
- ✓ Complex incomes and low credit scores
- ✓ Up to 4 applicants with combined incomes
- ✓ Purchase or remortgage available across all products



03300 246 246



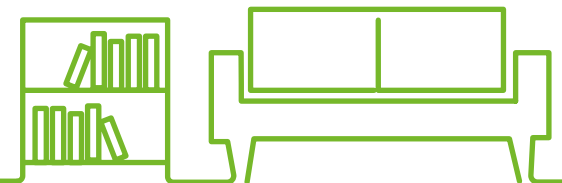
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- 3 RESIDENTIAL TIERS**
- 4 STANDARD RATES**

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 **DIP possible in under 10 minutes**

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RESIDENTIAL TIERS

Available for both purchase and remortgages



CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
Combined CCJS and defaults	Number last 24 months	0	1 above £250	2 above £250	3 above £500	4 above £500
	Registered	0 in the last 24 months	0 above £250 in the last 18 months	0 above £250 in the last 12 months	0 above £500 in the last 9 months	0 above £500 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 9 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	2	3
	Combined Value	£50	£100	£150	£200	£500

*Worst status of 3 in the last 24 months

- Debt Management Plans considered providing conducted satisfactorily
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable
- Adverse criteria assessed on combined adverse from all applicants

STANDARD RANGE RATES

Available for both purchase and remortgages

2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.13%	3.79%	4.19%	4.99%	5.49%
75%	3.18%	3.89%	4.29%	5.29%	5.89%
80%	3.58%	4.49%	4.99%	-	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.49%	4.19%	4.69%	5.29%	5.69%
75%	3.54%	4.39%	4.79%	5.49%	5.99%
80%	3.94%	4.99%	5.44%	-	-

Standard

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Min Loan: £100,000

Max Loan: Up to 75% : £1m (Vida 1 – 3)
Up to 80%: £750k (Vida 1 – 3)
(Including fees) Vida 4 – 5: £500k

Key Criteria:

See tier grid on page 3

Product Fee:

£995

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%