

## Standard Residential Mortgage Products – Purchase and Remortgage

- Standard status borrowers
- Self employed
- Lending into retirement
- Impaired credit

Products:		1	2	3	4	5	6	7	8	9
70% LTV	2 Year Tracker	1.89%	2.16%	2.44%	2.84%	3.39%	4.09%	5.23%	5.53%	5.83%
	2 Year Fix	2.41%	2.68%	2.96%	3.41%	4.02%	4.90%	5.76%	6.06%	6.36%
	5 Year Fix	3.25%	3.45%	3.65%	3.90%	4.30%	5.00%	6.36%	6.66%	6.96%
75% LTV	2 Year Tracker	1.89%	2.16%	2.44%	3.04%	3.59%	4.58%	5.53%	5.83%	6.13%
	2 Year Fix	2.41%	2.68%	2.96%	3.60%	4.15%	5.14%	6.06%	6.36%	6.66%
	5 Year Fix	3.45%	3.65%	3.85%	4.26%	4.60%	5.30%	6.66%	6.96%	7.26%
80% LTV	2 Year Tracker	2.11%	2.44%	2.77%	3.59%	4.14%	5.13%	n/a	n/a	n/a
	2 Year Fix	2.52%	2.96%	3.40%	4.15%	4.70%	5.69%	n/a	n/a	n/a
	5 Year Fix	3.59%	3.85%	4.05%	4.65%	5.10%	5.90%	n/a	n/a	n/a
85% LTV	2 Year Tracker	2.66%	2.99%	3.43%	4.14%	4.69%	5.68%	n/a	n/a	n/a
	2 Year Fix	3.07%	3.45%	3.89%	4.70%	5.25%	6.24%	n/a	n/a	n/a
	5 Year Fix	4.15%	4.30%	4.45%	5.00%	5.40%	6.40%	n/a	n/a	n/a

## Fee Assisted Remortgage Products

- Standard status borrowers
- Self employed
- Lending into retirement
- Impaired credit

Products:		1	2	3	4	5	6	7	8	9
Available for remortgage only.										
70%	2 Year Fix	3.41%	3.68%	3.96%	4.41%	5.02%	5.90%	6.76%	7.06%	7.36%
75%	2 Year Fix	3.41%	3.68%	3.96%	4.60%	5.15%	6.14%	7.06%	7.36%	7.66%
80%	2 Year Fix	3.52%	3.96%	4.40%	5.15%	5.70%	6.69%	n/a	n/a	n/a
85%	2 Year Fix	4.07%	4.45%	4.89%	5.70%	6.25%	7.24%	n/a	n/a	n/a

Impaired Credit:		Products 1-3	Products 4-6	Products 7-9
CCJs		0 in 36 months	< £500 in 36 months	0 in 3 months, 2 in 24 months (£1.5k in last 12 months, max £3k in 36 months)
Secured lending	Arrears (Worst status) No missed payments in last 6 months	1 in 24 months	2 in 24 months	2 in 12 months 3 in 24 months
	Defaults	0 in 24 months	0 in 24 months	0 in 24 months
Unsecured lending	Arrears (Worst status)	1 in 24 months	2 in 24 months	Based on Credit Score
	Defaults	0 in 24 months	0 in 24 months	0 in last 6 months, 3 in 24 months (max £1.5k in last 12 months)
IVA (max 75% LTV)		None allowed	Satisfied more than 36 months ago Clean profile in last 36 months	Satisfied more than 36 months ago Clean profile in last 36 months
Bankruptcy (max 75% LTV)		None allowed	None allowed	Discharged more than 36 months ago Clean profile in last 36 months
Payday Loans		None in the last 12 months	None in the last 12 months	None in the last 12 months

#### Product Selection

TML uses credit scoring to determine the product offered. Advisers may use the credit history as an indication of the band where an applicant may fit (ie. 1-3, 4-6, 7-9).

#### Availability

Purchase & Remortgage available on all Standard Residential Mortgage Products.

Remortgage only available on Fee Assisted Remortgage Products.

All mortgages on capital and interest basis.

**Early Repayment Charges:** 2 year products 3% / 2%  
5 year products – 5% / 4% / 3% / 2% / 1%.

#### Revert Rates

Products 1-6: LIBOR + 4.50%

Products 7-9: LIBOR + 5.00%

LIBOR is 0.29%, effective from 12/9/17. Rates are based off 3-month LIBOR, rounded up to two decimal places.

#### Fee Assisted Remortgage Products

The applicant is not required to pay for the standard legal work to remortgage their property when using our nominated solicitor. Additional legal work is not included in this service and is therefore payable by the applicant.

The applicant will receive a full refund of the costs of the valuation on completion.

## New Lending Fees

	Standard Residential Mortgage Products	Fee Assisted Remortgage Products
Completion Fee	Products 1-6 £995, Products 7-9 £1495	Not applicable
Application Fee	£150	Not applicable
Standard Legal Fees	Variable	Not applicable
Telegraphic Transfer Fee	£30	Not applicable
Valuation Fee	Variable	Refunded on completion

Other fees and charges may apply. Please refer to the Tariff of Charges.