

# Select 95% LTV\*

Available in England, Wales and Scotland

LTV	Rate Type / Term	Select Rate	Completion Fee	Reversion	Feature
95%	2 Year Fixed	4.64%	£1,299	LIBOR plus 4.20%**	None
	5 Year Fixed	4.99%			
95%	2 Year Fixed	5.09%	£0	LIBOR plus 4.20%**	Standard Valuation fee paid by Kensington for Purchases
	5 Year Fixed	5.24%			

Please note that fees cannot be added above 95% LTV. Other LTV and rate options are available in our core range. The 95% product is not available on New Build properties. *These products are for limited distribution only and may be withdrawn at short notice.*

**\*For selected Specialist Distributors - packaged submission only.**

## Credit History

Criteria	Select
Defaults acceptable if older than	
Secured Loan Arrears acceptable if older than	36 months
CCJs (unsatisfied CCJ's will be accepted at the underwriters discretion)	72 months
Unsecured Credit arrears acceptable if accounts now up to date	Max status of 2 in last 12 months
All communications Defaults ignored	
We are unable to accept any Debt Management Plans (DMP) in place less than	12 months

- ⤵ Failed Credit Score Mortgages
- ⤵ Self-Employed Applicants
- ⤵ Consider up to 100% of Bonus Income
- ⤵ Available for Purchases only
- ⤵ Accept Limited Credit History

- ⤵ Decisions Made by Experienced Underwriters
- ⤵ Speak to a Decision Maker on Every Application

### Case to discuss?

If you have a case you'd like to discuss, contact our Business Development Unit. They'll be happy to help with all enquiries regarding mortgage applications.

**Call: 0140 327 2625**

Apply now: [atomltd.co.uk](http://atomltd.co.uk)

Kensington review the LIBOR rate quarterly. \*\*The current LIBOR rate is 0.85% with effect from 13th August 2018 – LIBOR floor 0.00% (minimum charge will be the reversion margin indicated)

Early Repayment Charges apply. See Residential Product and Criteria Guide for full details.

Please note that we only accept advised cases.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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