

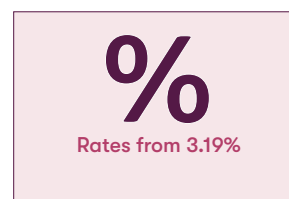
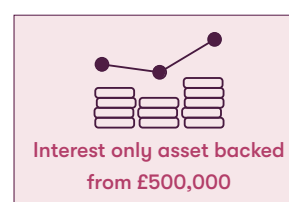
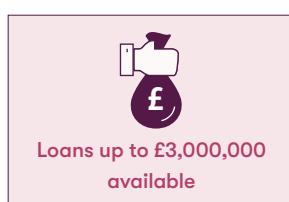
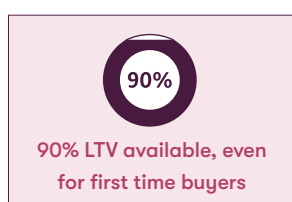
# Our New Prime Range Criteria



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You know us for **Buy to Let**. What you might not know is that we apply the same manual underwriting expertise to **Residential** mortgages. Our **Prime** range has been relaunched with exciting new criteria.

## Key features of our new Prime range



\*Please see website for details

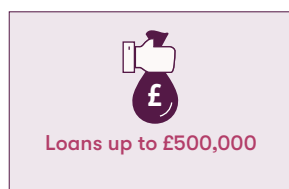
## Qualifying for our Prime range

County Court Judgements	0 in the last 36 months*
Defaults	0 in the last 36 months*
Missed Mortgage/ Secured Loan Payments	0 in the last 12 months and currently up to date
Unsecured Arrears	0 in the last 12 months and currently up to date
Maximum Status	Must be currently up to date. Maximum 2 down in last 24 months
Debt Management Plans	Not acceptable
IVA/DRO/Bankruptcy	Not acceptable
Repossessions	Not acceptable
Max Plan LTV	90%

\*Must be satisfied prior to mortgage applications, ignore if <£300 in total and satisfied

# Our New Near Prime Range Criteria

## Key features of our new Near Prime range



\*Please see website for details

## How to select the right Near Prime product for your client

	Near Prime 1	Near Prime 2	Near Prime 3
County Court Judgements	0 in the last 24 months**	0 in the last 12 months** (1 in the last 24 months**)	0 in the last 6 months** (1 in the last 24 months**)
Defaults	0 in the last 24 months**	0 in the last 12 months** (1 in the last 24 months**)	0 in the last 6 months** (2 in the last 24 months**)
Missed Mortgage/ Secured Loan Payments	0 in the last 12 months and currently up to date	0 in the last 12 months and currently up to date	0 in the last 6 months and currently up to date
Unsecured Arrears	2 in the last 12 months and currently up to date	2 in the last 12 months and currently up to date	2 in the last 12 months and currently up to date
Maximum Status	Currently up to date. Previous max status ignored.	Currently up to date. Previous max status ignored.	Currently up to date. Previous max status ignored.
Communication, Utility & Mail Order	Performance ignored where the account balance is less than £500 (Single or aggregate)	Performance ignored where the account balance is less than £500 (Single or aggregate)	Performance ignored where the account balance is less than £500 (Single or aggregate)
Debt Management	Satisfactorily conducted for a minimum of 12 months	Satisfactorily conducted for a minimum of 12 months	Satisfactorily conducted for a minimum of 12 months
IVA/DRO/Bankruptcy	Not acceptable	> 6 years discharged	> 3 years discharged
Repossessions	Not acceptable	Not acceptable	Not acceptable
Max Plan LTV	90%	85%	80%

\*\*Must be satisfied prior to mortgage application. Ignore if one of the following applies:

• satisfied >12 months • <£300 in total and satisfied prior to application • registered >24 months whether satisfied or not.