

# AToM

*All Types of Mortgages Ltd*

01403 27 26 25  
[www.atomltd.co.uk](http://www.atomltd.co.uk)

Our range of  
mortgage products  
can help you hit  
your targets

**We're for intermediaries**



4 September 2018

All rates and product criteria are correct at the time of being published

**For use by professional intermediaries only**

**KentReliance**  
for Intermediaries

# Contents

<b>Buy to Let mortgages</b>	<b>3</b>
Standard	3
Specialist	3
Large loan standard	4
Large loan specialist	4
Fee assisted standard remortgage	5
Ex-Patriate	6
Terms and conditions	7
<b>Residential mortgages</b>	<b>8</b>
Prime (less than £500k)	8
Prime (over £500k) including asset backed interest only	8
Fee Assisted (less than £500k)	8
Near prime 1	9
Near prime 2	9
Near prime 3	9
Terms and conditions	13
<b>Shared ownership</b>	<b>14</b>
Terms and conditions	15

# Buy to Let

## Standard

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>1</sup>	2yr	3.84%	1.50%	No ERCs	00671 KBTL1605
65%	Fixed	2yr	3.79%	1.50%	4% in year one, 3% in year two	00672 KBTL1605
75%	Discount <sup>2</sup>	2yr	4.04%	1.50%	No ERCs	00616 KBTL1605
75%	Fixed	2yr	3.99%	1.50%	4% in year one, 3% in year two	00617 KBTL1605
75%	Fixed	3yr	4.19%	1.50%	4% in year one, 3% in years two and three	00618 KBTL1605
75%	Fixed	5yr	3.79%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	00996 KBTL17F5
80%	Discount <sup>3</sup>	2yr	4.54%	1.50%	No ERCs	00620 KBTL1605
80%	Fixed	2yr	4.49%	1.50%	4% in year one, 3% in year two	00621 KBTL1605
80%	Fixed	3yr	4.59%	1.50%	4% in year one, 3% in years two and three	00622 KBTL1605
80%	Fixed	5yr	4.39%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01203 KBTL17F5
85%	Discount <sup>4</sup>	2yr	5.24%	2.50%	No ERCs	00497 KBTL1507
85%	Fixed	2yr	5.19%	2.50%	4% in year one, 3% in year two	00498 KBTL1507
85%	Fixed	3yr	5.29%	2.50%	4% in year one, 3% in years two and three	00499 KBTL1507
85%	Fixed	5yr	5.29%	2.50%	5% in year one, 4% in year two, 3% in years three, four and five	01204 KBTL17F5

Minimum loan £50,000. Maximum loan £1,000,000. Minimum property value of £75,000 is applicable.

<sup>1</sup>2.99% | <sup>2</sup>2.79% | <sup>3</sup>2.29% | <sup>4</sup>1.59%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable.

## Specialist

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>5</sup>	2yr	3.49%	1.50%	No ERCs	01005 SBTL1702
65%	Fixed	2yr	3.19%	1.50%	3% in years one and two	01006 SBTL1702
65%	Fixed	3yr	3.39%	1.50%	3% in years one, two and three	01007 SBTL1702
75%	Discount <sup>6</sup>	2yr	3.69%	1.50%	No ERCs	01009 SBTL1702
75%	Fixed	2yr	3.39%	1.50%	3% in years one and two	01010 SBTL1702
75%	Fixed	3yr	3.59%	1.50%	3% in years one, two and three	01011 SBTL1702
75%	Fixed	5yr	3.79%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01012 SBTL17F5
80%	Discount <sup>7</sup>	2yr	3.99%	1.50%	No ERCs	01013 SBTL1702
80%	Fixed	2yr	3.69%	1.50%	3% in years one and two	01014 SBTL1702
80%	Fixed	3yr	3.89%	1.50%	3% in years one, two and three	01015 SBTL1702
80%	Fixed	5yr	4.39%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01207 SBTL17F5
85%	Discount <sup>8</sup>	2yr	4.89%	2.50%	No ERCs	01017 SBTL1702
85%	Fixed	2yr	4.59%	2.50%	3% in years one and two	01018 SBTL1702
85%	Fixed	3yr	4.79%	2.50%	3% in years one, two and three	01019 SBTL1702
85%	Fixed	5yr	5.29%	2.50%	5% in year one, 4% in year two, 3% in years three, four and five	01208 SBTL17F5

Minimum loan £75,000. Maximum loan £1,000,000.

<sup>5</sup>3.34% | <sup>6</sup>3.14% | <sup>7</sup>2.84% | <sup>8</sup>1.94%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable.

Under no circumstances should this document be copied, given to or distributed to customers or potential customers. This product guide does not include APRCs which are required for consumers to compare mortgage products.

# Buy to Let

## Large loan standard

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>9</sup>	2yr	3.84%	1.50%	No ERCs	00671 KBTL1605
65%	Fixed	2yr	3.79%	1.50%	4% in year one, 3% in year two	00672 KBTL1605
75%	Discount <sup>10</sup>	2yr	4.04%	1.25%	No ERCs	00655 KBLL1605
75%	Fixed	2yr	3.99%	1.25%	4% in year one, 3% in year two	00656 KBLL1605
75%	Fixed	3yr	4.19%	1.25%	4% in year one, 3% in years two and three	00657 KBLL1605
75%	Fixed	5yr	3.79%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	01028 KBLL17F5
80%	Discount <sup>11</sup>	2yr	4.54%	1.25%	No ERCs	00659 KBLL1605
80%	Fixed	2yr	4.49%	1.25%	4% in year one, 3% in year two	00660 KBLL1605
80%	Fixed	3yr	4.59%	1.25%	4% in year one, 3% in years two and three	00661 KBLL1605
80%	Fixed	5yr	4.39%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	01211 KBLL17F5

Minimum loan £1,000,000. Maximum loan of £3,000,000.

<sup>9</sup>2.99% | <sup>10</sup>2.79% | <sup>11</sup>2.29%

## Large loan specialist

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>12</sup>	2yr	3.49%	1.25%	No ERCs	01033 SBLL1702
65%	Fixed	2yr	3.19%	1.25%	3% in years one and two	01034 SBLL1702
65%	Fixed	3yr	3.39%	1.25%	3% in years one, two and three	01035 SBLL1702
75%	Discount <sup>13</sup>	2yr	3.69%	1.25%	No ERCs	01037 SBLL1702
75%	Fixed	2yr	3.39%	1.25%	3% in years one and two	01038 SBLL1702
75%	Fixed	3yr	3.59%	1.25%	3% in years one, two and three	01039 SBLL1702
75%	Fixed	5yr	3.79%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	01040 SBLL17F5
80%	Discount <sup>14</sup>	2yr	3.99%	1.25%	No ERCs	01041 SBLL1702
80%	Fixed	2yr	3.69%	1.25%	3% in years one and two	01042 SBLL1702
80%	Fixed	3yr	3.89%	1.25%	3% in years one, two and three	01043 SBLL1702
80%	Fixed	5yr	4.39%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	01214 SBLL17F5

Minimum loan £1,000,000. Maximum loan of £3,000,000.

<sup>12</sup>3.34% | <sup>13</sup>3.14% | <sup>14</sup>2.84%

# Buy to Let

## Fee assisted standard remortgage

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>15</sup>	2yr	3.84%	1.50%	No ERCs	01160 KBFE1704
65%	Fixed	2yr	3.79%	1.50%	4% in year one, 3% in year two	01161 KBFE1704
75%	Discount <sup>16</sup>	2yr	4.04%	1.50%	No ERCs	01163 KBFE1704
75%	Fixed	2yr	3.99%	1.50%	4% in year one, 3% in year two	01164 KBFE1704
75%	Fixed	3yr	4.19%	1.50%	4% in year one, 3% in years two and three	01165 KBFE1704
75%	Fixed	5yr	3.79%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01166 KBFE17F5
80%	Discount <sup>17</sup>	2yr	4.54%	1.50%	No ERCs	01167 KBFE1704
80%	Fixed	2yr	4.49%	1.50%	4% in year one, 3% in year two	01168 KBFE1704
80%	Fixed	3yr	4.59%	1.50%	4% in year one, 3% in years two and three	01169 KBFE1704
80%	Fixed	5yr	4.39%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01290 KBFE17F5
85%	Discount <sup>18</sup>	2yr	5.24%	2.50%	No ERCs	01171 KBFE1704
85%	Fixed	2yr	5.19%	2.50%	4% in year one, 3% in year two	01172 KBFE1704
85%	Fixed	3yr	5.29%	2.50%	4% in year one, 3% in years two and three	01173 KBFE1704
85%	Fixed	5yr	5.29%	2.50%	5% in year one, 4% in year two, 3% in years three, four and five	01291 KBFE17F5

Minimum loan £50,000. Maximum property value £500,000. Minimum property value of £75,000 is applicable.

<sup>15</sup>2.99% | <sup>16</sup>2.79% | <sup>17</sup>2.29% | <sup>18</sup>1.59%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable.

# Buy to Let

## Ex-patriate Standard Single family dwellings

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount <sup>19</sup>	2yr	4.29%	2.00%	3% in years one and two	01133 KEXP1704
75%	Fixed	2yr	3.99%	2.00%	3% in years one and two	01134 KEXP1704
75%	Fixed	3yr	4.19%	2.00%	3% in years one, two and three	01135 KEXP1704
75%	Fixed	5yr	4.49%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01136 KEXP17F5

Minimum loan £125,000. Maximum loan £3,000,000.

<sup>19</sup>2.54%

## Ex-patriate Specialist Limited Company / LLP and property types such as Homes in Multiple Occupation, Multiple Flats under One freehold or Student lets.

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount <sup>20</sup>	2yr	4.29%	2.00%	3% in years one and two	01137 SEXP1704
75%	Fixed	2yr	3.99%	2.00%	3% in years one and two	01138 SEXP1704
75%	Fixed	3yr	4.19%	2.00%	3% in years one, two and three	01139 SEXP1704
75%	Fixed	5yr	4.49%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	01140 SEXP17F5

Minimum loan £125,000. Maximum loan £3,000,000.

<sup>20</sup>2.54%



# Buy to Let

## Terms and conditions

- These products are available on repayment or interest-only terms.
- At the end of any initial deal, the interest rate will revert to the BTL standard variable rate.
- The BTL variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be Payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Offer Letters.
- The minimum mortgage term is 5 years and the maximum is 35 years.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are not portable.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- Consumer Buy to Let mortgages are regulated by the Mortgage Credit Directive Order 2015.
- Non-consumer Buy to Let loans are not regulated.
- ERC percentage based on the remaining capital balance.

**For fees assisted remortgages**, conveyancing is provided to Kent Reliance by Optima Legal

The legal fees payable to Optima Legal acting on Kent Reliance's behalf in connection with a remortgage will be paid by Kent Reliance. Please note, Optima Legal will act only upon Kent Reliance's behalf.

If your client instructs their own conveyancer or solicitor in connection with this remortgage, they will be responsible for all fees payable to them.

If the legal work for your client's remortgage involves more than the straightforward standard conveyancing (for example, if your client wishes to carry out a transfer of equity or add/remove parties to the mortgage), your client will be responsible for the legal fees payable to Optima Legal in excess of the standard cost of conveyancing

If additional work is required by Optima your client will be responsible for these fees.

See [www.kentreliaanceforintermediaries.co.uk/optima-fee-scale](http://www.kentreliaanceforintermediaries.co.uk/optima-fee-scale) for details.

For fees assisted remortgages, the fee for a standard valuation is payable by your client on application and will be refunded by Kent Reliance within 30 days of Completion if (i) the remortgaged property is valued at or below £500,000 by Kent Reliance's appointed valuer and (ii) the remortgage Completes. If your client wishes to instruct a valuer to carry out a Homebuyer's valuation report or any more detailed valuation, your client will be responsible for such valuation fees and they will not be refunded.

For full list of exclusions please see

[www.kentreliaanceforintermediaries.co.uk/btl-fee-assisted](http://www.kentreliaanceforintermediaries.co.uk/btl-fee-assisted)

For people currently working abroad, our Ex-Pat Buy to Let mortgages offer solutions to help your client purchase an investment property in the UK while they are temporarily out of the United Kingdom.

For Ex-patriate Standard criteria, please see

[www.kentreliaanceforintermediaries.co.uk/btl-expat-standard](http://www.kentreliaanceforintermediaries.co.uk/btl-expat-standard)

For Ex-patriate Specialist criteria, please see

[www.kentreliaanceforintermediaries.co.uk/btl-expat-specialist](http://www.kentreliaanceforintermediaries.co.uk/btl-expat-specialist)

---

**The Buy to let variable rate is 6.83%. Application fee £130 payable at time of application. This is to cover assessing and processing the application (even if the application is unsuccessful or is withdrawn). Please note that applications will not be processed until this fee is received. All our products are subject to availability and may be withdrawn at any time. ERCs may be incurred for full redemption or repayment of capital.**

For interest-only or part repayment/part interest-only, it is your client's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan. All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 25 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

**AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE**

# Residential

## Prime (up to £500k)

LTV	Type	Term	Rate	Fee	ERC	Product code
85%	Discount <sup>21</sup>	2yr	3.44%	0.50%	No ERCs	01302KRES1801
85%	Fixed	2yr	3.39%	0.50%	3% in years one and two	01303KRES1801
85%	Fixed	5yr	3.79%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01304KRES18F5
90%	Discount <sup>22</sup>	2yr	4.04%	0.50%	No ERCs	01305KRES1801
90%	Fixed	2yr	3.99%	0.50%	3% in years one and two	01306KRES1801
90%	Fixed	5yr	4.39%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01307KRES18F5

Minimum Loan £50,000. Subject to eligibility please view Prime Criteria table.

<sup>21</sup>2.89% | <sup>22</sup>2.29%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable.

Minimum property value of £75,000 is applicable.

## Prime (over £500k) including Asset Backed interest only

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount <sup>23</sup>	2yr	3.44%	0.50%	No ERCs	01308KRES1801
75%	Fixed	2yr	3.39%	0.50%	3% in years one and two	01309KRES1801
75%	Fixed	5yr	3.79%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01310KRES18F5
85%	Discount <sup>24</sup>	2yr	3.94%	0.50%	No ERCs	01311KRES1801
85%	Fixed	2yr	3.89%	0.50%	3% in years one and two	01312KRES1801
85%	Fixed	5yr	3.99%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01313KRES18F5
90%	Discount <sup>25</sup>	2yr	4.04%	0.50%	No ERCs	01314KRES1801
90%	Fixed	2yr	3.99%	0.50%	3% in years one and two	01315KRES1801
90%	Fixed	5yr	4.39%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01316KRES18F5

Minimum Loan £500,000 to £3,000,000 subject to eligibility please view Prime Criteria table.

<sup>23</sup>2.89% | <sup>24</sup>2.39% | <sup>25</sup>2.29%

Asset Backed Interest Only not available at 90% LTV

## Fee Assisted Maximum Property Value £500,000

LTV	Type	Term	Rate	Fee	ERC	Product code
85%	Discount <sup>26</sup>	2yr	3.44%	0.50%	No ERCs	01347KRFE1801
85%	Fixed	2yr	3.39%	0.50%	3% in years one and two	01348KRFE1801
85%	Fixed	5yr	3.79%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01349KRFE18F5
90%	Discount <sup>27</sup>	2yr	4.04%	0.50%	No ERCs	01350KRFE1801
90%	Fixed	2yr	3.99%	0.50%	3% in years one and two	01351KRFE1801
90%	Fixed	5yr	4.39%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01352KRFE18F5

Minimum loan £50,000. Maximum Property value is £500,000.

<sup>26</sup>2.89% | <sup>27</sup>2.29%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable. Minimum Property value of £75,000 is applicable.



# Residential

## Near prime 1

LTV	Type	Term	Rate	Fee	ERC	Product code
85%	Discount <sup>28</sup>	2yr	3.44%	0.50%	3% in years one and two	01317KNPA1802
85%	Fixed	2yr	3.39%	0.50%	3% in years one and two	01318KNPA1802
85%	Fixed	5yr	3.79%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01319KNPA18F5
90%	Discount <sup>29</sup>	2yr	4.04%	0.50%	3% in years one and two	01320KNPA1802
90%	Fixed	2yr	3.99%	0.50%	3% in years one and two	01321KNPA1802
90%	Fixed	5yr	4.39%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01322KNPA18F5

Minimum loan £50,000, maximum loan £500,000 subject to eligibility please view Near Prime 1 table. Minimum property value of £75,000 is applicable.

<sup>28</sup>2.89% | <sup>29</sup>2.29%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable.

## Near prime 2

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>30</sup>	2yr	3.94%	0.50%	3% in years one and two	01323KNPB1802
65%	Fixed	2yr	3.89%	0.50%	3% in years one and two	01324KNPB1802
65%	Fixed	5yr	4.29%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01325KNPB18F5
75%	Discount <sup>31</sup>	2yr	4.44%	0.50%	3% in years one and two	01326KNPB1802
75%	Fixed	2yr	4.39%	0.50%	3% in years one and two	01327KNPB1802
75%	Fixed	5yr	4.79%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01328KNPB18F5
85%	Discount <sup>32</sup>	2yr	4.84%	0.50%	3% in years one and two	01329KNPB1802
85%	Fixed	2yr	4.79%	0.50%	3% in years one and two	01330KNPB1802
85%	Fixed	5yr	5.29%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01331KNPB18F5

Minimum loan £50,000, maximum loan £500,000 subject to eligibility please view Near Prime 2 table. Minimum property value of £75,000 is applicable.

<sup>30</sup>2.39% | <sup>31</sup>1.89% | <sup>32</sup>1.49%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable.

## Near prime 3

LTV	Type	Term	Rate	Fee	ERC	Product code
65%	Discount <sup>33</sup>	2yr	4.24%	0.50%	3% in years one and two	01332KNPC1802
65%	Fixed	2yr	4.19%	0.50%	3% in years one and two	01333KNPC1802
65%	Fixed	5yr	4.59%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01334KNPC18F5
75%	Discount <sup>34</sup>	2yr	4.84%	0.50%	3% in years one and two	01335KNPC1802
75%	Fixed	2yr	4.79%	0.50%	3% in years one and two	01336KNPC1802
75%	Fixed	5yr	5.19%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01337KNPC18F5
80%	Discount <sup>35</sup>	2yr	5.24%	0.50%	3% in years one and two	01338KNPC1802
80%	Fixed	2yr	5.29%	0.50%	3% in years one and two	01339KNPC1802
80%	Fixed	5yr	5.69%	0.50%	5% in year one, 4% in year two and 3% in years three, four and five	01340KNPC18F5

Minimum loan £50,000, maximum loan £500,000 subject to eligibility please view Near Prime 3 table.









<sup>33</sup>2.09% | <sup>34</sup>1.49% | <sup>35</sup>1.09%

When the LTV exceeds 75% a minimum loan of £100,000 is applicable. Minimum property value of £75,000 is applicable.



Under no circumstances should this document be copied, given to or distributed to customers or potential customers. This product guide does not include APRCs which are required for consumers to compare mortgage products.

# Residential

## Acceptable repayment strategies for residential interest-only mortgages

<p>Repayment strategy </p> <p><b>Sale of second home/ Buy to let property</b></p> <p>Evidence requirements Full address and postcodes of property(ies), evidence of existing secured debt, evidence of current value (estate agent valuation or Automated Valuation Model)</p> <p>Value of repayment strategy Value of current equity</p>	<p>Repayment strategy </p> <p><b>Endowment</b></p> <p>Evidence requirements Certified copy of the latest projection statement(s) dated within the last 12 months</p> <p>Value of repayment strategy Value of latest projection</p>	<p>Repayment strategy </p> <p><b>Stocks &amp; Shares ISA</b></p> <p>Evidence requirements Certified copy of the latest investment statements(s) dated within the last 12 months</p> <p>Value of repayment strategy Value of the latest total investment</p>	<p>Repayment strategy </p> <p><b>Unit Trusts/OEICs</b></p> <p>Evidence requirements Certified copy of the latest projection statements(s) dated within the last 12 months</p> <p>Value of repayment strategy Value of the latest total investment</p>
<p>Repayment strategy </p> <p><b>Pension</b></p> <p>Evidence requirements Certified copy of the latest projection statements(s) dated within the last 12 months</p> <p>Value of repayment strategy Value of tax free cash lump sum available to be taken</p>	<p>Repayment strategy </p> <p><b>UK Stocks &amp; Shares</b></p> <p>Evidence requirements Evidence of current ownership</p> <p>Value of repayment strategy Value of the latest total investment</p>	<p>Repayment strategy </p> <p><b>Savings</b></p> <p>Evidence requirements Certified copy of passbook/ statement of balance dated within the last 12 months</p> <p>Value of repayment strategy Value of the latest total investment</p>	<p>Repayment strategy </p> <p><b>Premium Bonds</b></p> <p>Evidence requirements Evidence of current ownership</p> <p>Value of repayment strategy Value of Bonds</p>

## Acceptable complex income types

<p></p> <p><b>Self Employed</b></p> <p>Evidence requirements 1 Year Trading Self Employed accepted</p> <p><b>Please refer to website for further details</b></p>	<p></p> <p><b>Contractors</b></p> <p>Evidence requirements No Minimum Income required for contractor mortgages</p> <p><b>Please refer to website for further details</b></p>
---	---

# Residential

## Prime and Near Prime acceptable credit criteria

### Prime

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 application. Ignore if: <£300 in total and satisfied**

### Near Prime 1

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

**\*\*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

# Residential

## Near Prime acceptable credit criteria

### Near Prime 2

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

**\*\*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**

### Near Prime 3

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

# Residential

## Terms and conditions

- These products are available for Capital repayment, Part Capital repayment and Part Interest Only. Please note: Asset Backed Interest Only is not available for loans under £500,000 or Near Prime Mortgages.
- At the end of any initial deal, the interest rate will revert to the Standard variable rate.
- The Standard variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all mortgage illustration.
- The minimum mortgage term is 5 years and the maximum is 35 years.
- The maximum loan size is £3m for residential and £1m for shared ownership.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable. Even if your client moves home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of their existing mortgage) of that special deal can be transferred to their new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that your client borrows.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- ERC percentage based on the remaining capital balance.

**For fees assisted remortgages**, conveyancing is provided to Kent Reliance by Optima Legal

The legal fees payable to Optima Legal acting on Kent Reliance's behalf in connection with a remortgage will be paid by Kent Reliance. Please note, Optima Legal will act only upon Kent Reliance's behalf.

If your client instructs their own conveyancer or solicitor to advise them on the terms of the mortgage they will be responsible for all fees payable to them. If they require their solicitor to do anything further they will not be eligible for a Fee Assisted Product.

If the legal work for your mortgage involves more than the straightforward standard conveyancing (for example, if you wish to carry out a transfer of equity or add/remove parties to the mortgage), you will be responsible for the legal fees payable to the conveyancer in excess of the standard cost of conveyancing.

If additional work is required by Optima your client will be responsible for these fees.

See [www.kentrelianceforintermediaries.co.uk/optima-fee-scale](http://www.kentrelianceforintermediaries.co.uk/optima-fee-scale) for details.

For fees assisted remortgages, the fee for a standard valuation is payable by your client on application and will be refunded by Kent Reliance within 30 days of Completion if (i) the remortgaged property is valued at or below £500,000 by Kent Reliance's appointed valuer and (ii) the remortgage Completes. If your client wishes to instruct a valuer to carry out a Homebuyer's valuation report or any more detailed valuation, your client will be responsible for such valuation fees and they will not be refunded.

For full list of exclusions please see

[www.kentrelianceforintermediaries.co.uk/resi-fee-assisted](http://www.kentrelianceforintermediaries.co.uk/resi-fee-assisted)

**The Standard variable rate is 6.33%. Application fee £130 payable at time of application. This is to cover assessing and processing the application (even if the application is unsuccessful or is withdrawn). Please note that applications will not be processed until this fee is received. All of our products are subject to availability and may be withdrawn at any time. ERCs may be incurred for full redemption or repayment of capital.**

For interest-only or part repayment/part interest-only, it is your client's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan. All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

**AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE**

# Shared Ownership

MSV*	LTV	Type	Term	Rate	Fee	ERC**	Product code
90%	75%	Fixed	2yr	4.49%	£399	3% in years one and two	00733 KSHO1605
95%	75%	Fixed	2yr	4.59%	£399	3% in years one and two	00734 KSHO1605
100%	75%	Fixed	2yr	4.79%	£399	3% in years one and two	00735 KSHO1605

**Minimum Loan £50,000. Maximum Loan £1,000,000. Minimum property value of £125,000 is applicable.**

## Criteria details explained

Missed Mortgage/Rent Arrears	In the last 12 months are not normally accepted but may be considered subject to individual case assessment
County Court Judgements or Registered Defaults	<p>In the last 36 months are not normally accepted but may be considered subject to individual case assessment. The following CCJ/ Default criteria can be considered subject to individual case assessment:</p> <p>Where the CCJ/default was registered more than three years ago and satisfied prior to mortgage application.</p> <p>Where the CCJ/ default was satisfied more than 12 months prior to application regardless of date of registration</p> <p>Where the CCJs/defaults in aggregate amount to less than £300 regardless of the date of registration. It must be satisfied prior to mortgage application.</p>
Individual Voluntary Arrangement (IVA) & Discharged Bankrupts	IVA/ Bankrupts who have been discharged over three years ago and who have no residual debt may accepted subject to individual case assessment.
Reposessions	Not Acceptable



# Shared Ownership

## Terms and conditions

- These products are only available on a repayment basis.
- At the end of any initial deal, the interest rate will revert to the Standard variable rate.
- The Standard variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Mortgage Illustrations.
- The minimum mortgage term is 5 years and the maximum is 35 years.
- The maximum loan size is £1m.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable. Even if your client moves home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of their existing mortgage) of that special deal can be transferred to their new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that your client borrows.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- ERC percentage based on the remaining capital balance.

---

**The Shared ownership standard variable rate is 6.33%. An admin fee of £130 is payable at time of application.**

**All of our products are subject to availability and may be withdrawn at any time. The client's share of the property must be a minimum of 25% with a maximum of 75% of the full property value subject to a minimum loan size of £50,000. LTV quoted above relates to the full value and not the share purchased LTV. \*Maximum Share Value (MSV). \*\*ERC's may be incurred for full redemption or repayment of capital.**

All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

**AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE**

---

# ATOM

*All Types of Mortgages Ltd*

01403 27 26 25  
[www.atomltd.co.uk](http://www.atomltd.co.uk)