



November 2011

Contact us now for a no obligation discussion

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LOAN SIZE	ANNUAL RATE	MAX CCJs	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£20k - £100k	8.22%	<£1,500	n/a	65%	n/a	70 - 75yrs max at term end
£7.5k - 100k	9.324%	<£1,500	n/a	75%	n/a	70 - 75yrs max at term end
£7.5k - £75k	11.328%	<£1,500	n/a	80%	n/a	70 - 75yrs max at term end
£7.5k - £60k	12.672%	<£1,500	n/a	85%	n/a	70 - 75yrs max at term end
£7.5k - £60k	10.884%	<£1,500	n/a	n/a	75%	70 - 75yrs max at term end



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LOAN SIZE	ANNUAL RATE	MAX CCJs/ DEFAULTS	MORTGAGE ARREARS	MAX LTV	AGE
£5k - £15k	11% - 11.25%	0	0 in 12 months 1 in 24 months	85%	Max age 80 at end of term, independent legal advice required for applicants aged 65+ at start of term Notes: No minimum property value (restrictions on LTVs apply) Interest only repayment option available on all loans >£25k
£5k - £20k	11% - 11.25%	0	0 in 12 months 1 in 24 months	80%	
£5k - £50k	10.95%	0 in 24 months	0 in 12 months	Up to 75%	
£5k - £50k	11.65%-11.95%	2 in 12 months 3 in 24 months	1 in 3 months 3 in 12 months	Up to 70%	
£5k - £50k	12.99%-13.75%	3 in 12 months 4 in 24 months	2 in 3 months 4 in 12 months	Up to 65%	
£5k - £30k	14.95%	Unlimited	Unlimited	Up to 60%	
£50k - £500k (>£250k on ref)	10.95% - 14.96%	0 to unlimited subject to plan	0 to unlimited subject to plan	Up to 70% on referral	

(plans in **bold** are semi-exclusive products) BUY TO LET & SEMI-COMMERCIAL PLANS AVAILABLE ANNUAL INTEREST RATES STARTING FROM 10.90%



LOAN SIZE	ANNUAL RATE	MAX CCJs	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£5k - £40k	From 15.6%	any	4 in last 12	60%	60%	Apps over 70 will be considered case by case basis
£5k - £30k	From at 16.8%	any	6 in last 12 (not last 2)	55%	55%	Self-emp require an accountants letter
£5k - £30k	From at 16.8%	any	any	50%	50%	
£5k - £20k	From at 15.6%	any	2 in last 12	50%	50%	*For property values from £75k - £99k



LOAN SIZE	ANNUAL RATE	MAX CCJs	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£10k - £75k	10.56 - 10.96%	0	0	60%	N/A	Min age 18 Max age 70 at end of term

LOAN SIZE	ANNUAL RATE	MAX CCJs	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£20k - £100k	7.90% - 8.70% variable 9.40% - 10.20% (3 yr fixed)	0 in 36 months	0 in 36 months	Up to 70%	450	Max age 80 at end of term, independent legal advice required for applicants aged 70+ at start of term Notes: For Sole traders bank statements still available as proof of income on all plans except platinum
£5k - £70k	8.90% - 12.90% variable, 10.40% - 14.40% (3 yr fixed)	0 in 24 months	0 in 24 months	Up to 75%	400	
£5k - £50k	11.90% - 16.90% variable, 13.4% - 18.40% (3 yr fixed)	1 in 24 months <£1500 (if no mortgage arrears)	1 in 12 months 0 in 3 months (only if no CCJ/ default)	Up to 75%	250	
£5k - £25k	14.40% variable	3 in 12 months 0 in 3 total <£5000	3 in 12 months 0 in 3 months	Up to 60%	250	
£5k - £15k	17.90% - 18.90%	None	None	Up to 85%	350	



LOAN SIZE	ANNUAL RATE	MAX CCJs	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£7k - £50k	14.99% - 17.99% subject to plan	4 (ignore satisfied CCJs & registered over 2 years)	4 in last 12 months	60%	60%	Max 75 at term end



LOAN SIZE	ANNUAL RATE	HIGHEST ARREARS	MAX CCJS / DEFAULTS	MAX CCJS / DEFAULTS	MAX LTV	AGE
£26k - £100k (>£100k by ref)	10.40% - 13.40%	0 in 12 months	0 in 24	0 in 24	60% (65% on ref)	Maximum age at term end is 80 Notes: Can only lend on properties and land with less than 40% immediate family occupancy
£26k - £100k (>£100k by ref)	11.95% - 14.95%	3 in 12 months 1 in 3 months	3 in 12 months 1 in 3 months	3 in 12 months 1 in 3 months	55% (60% on ref)	
£26k - £100k (>£100k by ref)	12.97% - 15.97%	4 in 12 months 2 in 6 months	4 in 12 months 2 in 6 months	4 in 12 months 2 in 6 months	50% (55% on ref)	
£26k - £100k (>£100k by ref)	13.99% - 16.99%	ANY	ANY	ANY	50% (55% on ref)	

PURCHASES, REMORTGAGES & SHORT TERM FINANCE OPTIONS ALSO AVAILABLE



LOAN SIZE	ANNUAL RATE	MAX CCJs	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£5k - £10k	11.64% (variable) 12.60% (fixed 3 yrs)	0	0	75%	75%	Minimum age of 25 at start of term. Max age of 70 at end of term
£5k - £10k	14.80% (variable) 14.70% (fixed 3 yrs)	1 (if no mortgage arrears)	1 (if no CCJ's)	75%	75%	Minimum age of 25 at start of term. Max age of 70 at end of term
£5k - £10k	15.60% (variable) 16.20% (fixed 3 yrs)	Max of 2 adverse units	Max of 2 adverse units	70%	70%	Minimum age of 25 at start of term. Max age of 70 at end of term
£10k - £50k	11.40% (variable) 12.60% (fixed 3 yrs)	0	0	up to 75%	up to 75%	Minimum age of 25 at start of term. Max age of 70 at end of term
£10k - £30k	12.00% (variable) 14.70% (fixed 3 yrs)	1 (if no mortgage arrears)	1 (if no CCJ's)	75%	75%	Minimum age of 25 at start of term. Max age of 70 at end of term
£10k - £30k	15.00% (variable) 16.20% (fixed 3 yrs)	Max of 2 adverse units	Max of 2 adverse units	75%	75%	Minimum age of 25 at start of term. Max age of 70 at end of term