



# New limited edition Help to Buy products



We're excited to launch NEW Winter Warmers limited edition Help to Buy products.

**Reduced rates** for customers with **historic adverse** and **reintroduction of tier 4 products** to help customers with wider adverse **including recent CCJs, defaults** and **secured arrears**.

## Tier 2

Acceptable adverse	<b>Defaults</b>	0 in 24 months
	<b>CCJs</b>	0 in 24 months
	<b>Missed mortgage/secured loan arrears</b>	0 in 12 months, 1 in 36 months (worst status)
	<b>Unsecured arrears</b>	Not counted but may affect customer's credit score
	<b>Debt Management Plans (DMPs)</b>	Allowed if satisfied over 36 months ago

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	<b>3.69%</b>	£995	<b>Refund of valuation fee</b> (max £630)	BBR + 4.70%	Min loan: £25,001 Max loan: £450,000	4% in year 1, 3% in year 2	HBB35
	5 year fixed	<b>3.79%</b>					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	HBB36

## Tier 4

Acceptable adverse	<b>Defaults</b>	2 in 24 (max £1500 in 12 months, unlimited thereafter)
	<b>CCJs</b>	1 in 24 (max £1000 in 12 months, or £2500 in 24 months)
	<b>Missed mortgage/secured loan arrears</b>	1 in 12 months, 3 in 36 months (worst status)
	<b>Unsecured arrears</b>	Not counted but may affect customer's credit score
	<b>Debt Management Plans (DMPs)</b>	Active DMPs and DMPs satisfied less than 36 months accepted

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	<b>4.09%</b>	£995	<b>Refund of valuation fee</b> (max £630)	BBR + 4.70%	Min loan: £25,001 Max loan: £450,000	4% in year 1, 3% in year 2	HBB37
	5 year fixed	<b>4.14%</b>					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	HBB38

Contact **impact packaging**:  
01403 272625  
www.impactpackaging.co.uk

**impact**  
Specialist Finance  
01403 27 26 25 www.impactsf.co.uk

**Precise**  
Mortgages