

# RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE



Purchase and remortgage available on all products.  
All mortgages are on a capital and interest basis.

For intermediary use only

RATES	LTV	TML 1	TML 2	TML 3
2 year fixed	70%	2.89%	3.49%	4.85%
5 year fixed	70%	3.35%	3.95%	4.99%
2 year tracker	70%	3.16%	3.76%	5.10%
2 year fixed	75%	2.99%	3.75%	5.05%
5 year fixed	75%	3.39%	4.35%	5.29%
2 year tracker	75%	3.36%	4.06%	5.46%
2 year fixed	80%	3.19%	3.99%	N/A
5 year fixed	80%	3.79%	4.55%	N/A
2 year tracker	80%	3.66%	4.30%	N/A
2 year fixed	85%	3.59%	4.19%	N/A
5 year fixed	85%	3.95%	4.85%	N/A
2 year tracker	85%	3.96%	4.60%	N/A
Completion fee		£1,195	£1,195	£1,695
Revert rate		LIBOR +4.50%	LIBOR +4.50%	LIBOR +5.00%

**ENQUIRIES:** 01403 27 26 25

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Credit score will not be used to determine product rate.  
Arrears assessed on worst status basis. Applicants must have no missed payments on secured arrears in most recent 6 months.  
Payday loans must be satisfied 12 months prior to application.

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CRITERIA	CCJS	SECURED ARREARS	SECURED DEFAULTS	UNSECURED ARREARS	UNSECURED DEFAULTS
TML1	0 in 36 months	0 in 24 months	0 in 24 months	0 in 24 months	0 in 24 months
TML2	<£1,000 in 36 months	2 in 24 months	0 in 24 months	4 in 24 months	0 in 6 months 1 in 24 months Max £1,500 in 12 months
TML3	0 in 3 months 2 in 24 months Max £1,500 in 12 months Max £3,000 in 36 months	2 in 12 months 3 in 24 months	0 in 24 months	6 in 24 months	0 in 6 months 3 in 24 months Max £1,500 in 12 months

## BANKRUPTCY AND IVA

Acceptable on TML2. Maximum 75% LTV.  
Bankruptcy and IVA must be discharged/satisfied for a minimum of 36 months.  
Applicant must have maintained a clean profile in the most recent 36 months.

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LIBOR is 0.81%, effective from 12/09/18.

Rates are based off 3-month LIBOR, rounded up to two decimal places.

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	YEAR				
ERCS	1	2	3	4	5
2 year products	3%	2%	-	-	-
5 year products	5%	4%	3%	2%	1%

FEES	Purchase and Remortgage
Completion Fee	£799 - £1,695
Application Fee	£150 application fee waived until further notice
Standard Legal Fees	Variable
Telegraphic Transfer Fee	Up to £30

Other fees and charges may apply. Please refer to the Tariff of Charges.

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**WWW.THEMORTGAGELENDER.COM**

SEP18/4.0

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