



01273 42 42 10

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LOAN SIZE	ANNUAL RATE	EMP MAX LTV	SELF EMP MAX LTV	AGE
£40k - £200k	5.592% - 7.008%	55% - 70%	n/a	<p>Max Age 70 years (75 yrs if not using income) at term end.</p> <p><b>Notes:</b> Plans are determined by Nemo's internal scoring system. Drive-by valuations accepted on all plans regardless of property value / loan size</p>
£7.5k - £39.9k	7.20% - 8.124%	65% - 70%	n/a	
£7.5k - £200k	9.97%	75%	n/a	
£7.5k - £60k	11.604% - 14.00%	80% - 90%	n/a	
£7.5k - £200k	6.54% - 10.89%	n/a	55% - 75%	

**SELF EMPLOYED PROFESSIONALS ARE TREATED AS EMPLOYED**



LOAN SIZE	ANNUAL RATE	MAX CCJs/ DEFAULTS	MORTGAGE ARREARS	MAX LTV	MIN EQUIFAX SCORE	AGE
£20k - £200k	6.90% - 8.75% (variable) 8.40% - 10.25% (3 yr fixed)	0 in 36 months	0 in 36 months	Up to 70%	450 (500 if loan >£100k)	<p>Max age 80 at end of term, independent legal advice required for applicants aged 70+ at start of term.</p> <p><b>Notes:</b> For Sole traders bank statements are available as proof of income on all plans.</p>
£5k - £60k	8.90% - 9.90% (variable) 10.40% - 11.4% (3 yr fixed)	0 in 24 months	0 in 24 months	Up to 75%	500	
£5k - £75k	8.90% - 16.40% (variable) 10.40% - 17.90% (3 yr fixed)	0 in 24 months	0 in 24 months	Up to 85%	375 (425 if >76% LTV)	
£5k - £50k	11.90% - 16.90% (variable) 13.40% - 18.40% (3 yr fixed)	1 in 24 months but <£1500 (if no mortgage arrears)	1 in 12 months but 0 in 3 (if no CCJ / Default)	Up to 75%	250	
£5k - £25k	21.90%	0 in 36 months	0 in 36 months	Up to 95%	500	



LOAN SIZE	ANNUAL RATE	MORTGAGE ARREARS	CCJs / DEFAULTS	LTV	EQUIFAX CREDIT SCORE	AGE
£20k - £60k	6.75% - 7.50%	0 in 24	0 in 24 months	70 - 75%	450	<p>Max age at term end 80.</p> <p><b>Notes:</b> Self employed income accepted on all plans if verified by a qualified accountant</p>
£7.5k - £75k	9.90% - 10.90%	0 in 12	0 in 12 months	75%	400	
£7.5k - £60k	12.50%	1 in 12 (0 in 6)	1 in 12 months (if 0 mort. Arrears)	75%	300	
£7.5k - £50k	14.50%	1 in 12 (0 in 3)	1 in 12 months	70%	N/A	

LOAN SIZE	ANNUAL RATE	MAX CCJs/ DEFAULTS	MORTGAGE ARREARS	MAX LTV	AGE
<b>£5k - £15k</b>	<b>11% - 11.25%</b>	<b>0</b>	<b>0 in 12 months 1 in 24 months</b>	<b>85%</b>	Max age 80 at end of term, independent legal advice required for applicants aged 65+ at start of term.  <b>Notes:</b> No minimum property value (restrictions on LTVs apply) Interest only repayment option available on all loans >£25k.
<b>£5k - £20k</b>	<b>11% - 11.25%</b>	<b>0</b>	<b>0 in 12 months 1 in 24 months</b>	<b>80%</b>	
£5k - £50k	10.29% - 10.95%	0 in 24 months	0 in 12 months	Up to 75%	
£5k - £50k	11.39% - 11.95%	0 in 3 months 3 in 24 months	0 in 3 months 2 in 12 months	Up to 75%	
£5k - £50k	12.99% - 13.75%	1 in 3 months 4 in 24 months	1 in 3 months 3 in 12 months	Up to 65%	
£5k - £30k	14.99% - 15.99%	3 in 6 months 6 in 24 months	3 in 6 months 6 in 24 months	Up to 70%	
£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	Max LTV	ANNUAL RATE (SUBJECT TO LTV)	MAX CCJs/ DEFAULTS	MORTGAGE ARREARS	AGE
£5k - £100k	Up to 75% (subject to loan size)	10.60% - 11.95%	0 in last 3 years	0 in last year	Max age 75yrs at term end.  <b>Notes:</b> Minimum property value £75k residential £125k BTL. Interest only available on BTL loans.
£5k - £80k	Up to 70% (subject to loan size)	12.00% - 12.95%	1 in last 3 years	1 in last year	
£5k - £70k	Up to 60% (subject to loan size)	12.95% - 13.95%	2 in last 3 years	2 in last year	
<b>£5k - £50k</b>	<b>Up to 65%</b>	<b>11.95% - 12.75%</b>	<b>0 in last 3 years</b>	<b>0 in last year</b>	
<b>£5k - £50k</b>	<b>Up to 60%</b>	<b>12.50% - 12.95%</b>	<b>1 in last 3 years</b>	<b>1 in last year</b>	

(ITEMS IN **BOLD** ARE PLANS WHERE THE SECURITY IS A BTL PROPERTY MINIMUM RENTAL COVER 120%)

LOAN SIZE	ANNUAL RATE	MAX CCJs/ DEFAULTS	MORTGAGE ARREARS	EMP MAX LTV	SELF EMP MAX LTV	AGE
£5k - £10k	11.64% (variable) 12.60% (fixed 3 yrs)	0	0	75%	75%	Max age 70 at end of term.  <b>Notes:</b> No LTV restriction on EX-La houses. They do not charge a separate lender fee.
£5k - £10k	14.80% (variable) 14.70% (fixed 3 yrs)	1 (if no mortgage arrears)	1 (if no CCJ's)	75%	75%	
£5k - £10k	15.60% (variable) 16.20% (fixed 3 yrs)	Max of 2 adverse units	Max of 2 adverse units	70%	70%	
£10k - £50k	11.40% (variable) 12.60% (fixed 3 yrs)	0	0	up to 75%	up to 75%	
£10k - £30k	12.00% (variable) 14.70% (fixed 3 yrs)	1 (if no mortgage arrears)	1 (if no CCJ's)	75%	75%	
£10k - £30k	15.00% (variable) 16.20% (fixed 3 yrs)	Max of 2 adverse units	Max of 2 adverse units	75%	75%	

LOAN SIZE	Max LTV	ANNUAL RATE	MAX CCJs/ DEFAULTS	MORTGAGE ARREARS	AGE
£10k - £50k	65%	15%	Unlimited	Currently less than 6 months	Maximum age at term end is 70.