

Got an extra-ordinary residential case?

Solution Found.

What's new?

- New F1 Fee Assisted 2 and 5 year fixed at 90% LTV.
- New 5 year fixed option for F1 Professionals product.



Flexible criteria



Loans from £50k up to £2m or £500k for F3 (including fees)



Up to 4 applicants (with a family tie). Gifted deposit



Age 18 years to 75 (end of term). Term 5 to 40 years



Capital raising for buy to let purchase accepted

Solution Found with Foundation...

We are here to help your clients with circumstances that might be a little out of the ordinary. We cater for clients with complex income who may fall outside of mainstream criteria, including clients recently changing to self-employed and/or employed, those with high commission and/or bonus and clients with multiple or unusual income sources.

Our residential tiers

Our range has credit tiers as described below (for a more detailed view visit page 8 of this guide):

- F1** Our most competitive rates designed for your clients who just fall outside of mainstream criteria for reasons such as complex income types, specialist property or a low credit score
- F2** For clients with recent credit blips, within the last 24 months
- F3** For your clients who have experienced credit problems, potentially in the last 12 to 24 months

A broader range of options

First Time Buyer First time buyers are now eligible to apply for all F1 products, all F2 products and up to 75% LTV in the F3 range.

Fee Assisted Fee Assisted Products: our F1 and new F2 fee assisted products are available for both purchase and re-mortgage.

Our affordability calculator

To maximise your clients' borrowing power, a wide variety of income sources can be considered, to find out how much your clients can borrow, visit our [online affordability calculator](#).

F1 Residential for Professionals looking to purchase or remortgage

Our Professionals Mortgage offers a higher income multiple to a range of qualified professionals.

[Click here to visit](#) our professionals web page where you can see a full list of criteria and qualifying professions. [Click to view credit criteria.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	2.99% 3.84%	75% 85%	£1495	£750k	3%, 2%	For purchase and remortgage One free standard valuation Capital and interest repayment basis only available
2 year discount	2.84% (reversion rate - 2.25%) 3.69% (reversion rate - 1.40%)	75% 85%	£1495	£750k	No ERC	For purchase and remortgage One free standard valuation Capital and interest repayment basis only available
5 year fixed	3.39% 3.99%	75% 85%	£1495	£750k	5%,4%,3%,2%,1%	For purchase and remortgage One free standard valuation Capital and interest repayment basis only available

Professionals Criteria at a glance

Available to both first time buyers and non-first time buyers

Maximum 2 applicants

Minimum age at application 25 years

All loans revert to BBR+4.99%.

F1 Residential for owner-occupiers purchasing or remortgaging

Our F1 tier is perfect for clients who just miss out on the mainstream due to low credit score or historical credit blips. [Click to view credit criteria.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	2.89%	65%	£995	£2m	3%, 2%	FTB & Non-FTB
	3.14%	75%		£1m		
2 year fixed	3.49%	80%	£0	£750k		
	3.84%	85%		£750k		
	4.64%	90%		£500k		
5 year fixed	3.24%	65%	£995	£2m	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
	3.44%	75%		£1m		
	3.69%	80%		£750k		
	4.04%	85%	£750k			
	4.84%	90%	£0	£500k		
2 year discount	2.79% (reversion rate -2.30%)	65%	£995	£2m	0%	FTB & Non-FTB
	3.04% (reversion rate -2.05%)	75%		£1m		
	3.39% (reversion rate -1.70%)	80%		£750k		
	3.89% (reversion rate -1.20%)	85%		£750k		
Fee Assisted 2 year fixed	3.24%	75%	£595	£1m	3%, 2%	FTB & Non-FTB One free standard valuation, and no application fee Capital & interest repayment basis only
	3.59%	80%		£750k		
	4.09%	85%		£750k		
	4.74%	90%	£0	£500k		
Fee Assisted 5 year fixed	3.54%	75%	£595	£1m	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB One free standard valuation, and no application fee Capital & interest repayment basis only
	3.79%	80%		£750k		
	4.29%	85%		£750k		
	4.94%	90%	£0	£500k		

All loans revert to BBR+4.99%.

F1 Green ABC+ for purchase and remortgage

For owner-occupiers purchasing or remortgaging. [Click to view credit criteria.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	EPC A 3.04% EPC B 3.09% EPC C 3.14%	75%	£595	£1m	3%,2%	EPC A £750 cashback upon completion EPC B £500 cashback upon completion EPC C £250 cashback upon completion Capital and Interest repayment only
2 year fixed	EPC A 3.84% EPC B 3.89% EPC C 3.94%	85%	£595	£750k	3%,2%	EPC A £750 cashback upon completion EPC B £500 cashback upon completion EPC C £250 cashback upon completion Capital and Interest repayment only

Green ABC+ Criteria

Property must have been issued with an Energy Performance Certificate (EPC) rating of 'C' or above.

Green ABC+ is only available on standard properties and we cannot accept applications for listed properties.

[Click here to find an EPC.](#)

All loans revert to BBR+4.99%.

F2 Residential for owner-occupiers purchasing or remortgaging

Our F2 product is for clients with recent credit blips. [Click to view credit criteria.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	3.09%	65%	£995	£2m	3%,2%	FTB & Non-FTB
	3.34%	75%		£1m		
	3.69%	80%		£750k		
	4.19%	85%		£750k		
5 year fixed	3.44%	65%	£995	£2m	5%,4%,3%,2%,1%	FTB & Non-FTB
	3.64%	75%		£1m		
	3.89%	80%		£750k		
	4.39%	85%		£750k		
2 year discount	2.99% (reversion rate -2.10%)	65%	£995	£2m	0%	FTB & Non-FTB
	3.24% (reversion rate -1.85%)	75%		£1m		
	3.59% (reversion rate -1.50%)	80%		£750k		
	4.09% (reversion rate -1.00%)	85%		£750k		
Fee Assisted 2 year fixed	3.44%	75%	£595	£1m	3%,2%	FTB & Non-FTB One free standard valuation, and no application fee Capital & interest repayment basis only
	3.79%	80%		£750k		
	4.29%	85%		£750k		
Fee Assisted 5 year fixed	3.74%	75%	£595	£1m	5%,4%,3%,2%,1%	FTB & Non-FTB One free standard valuation, and no application fee Capital & interest repayment basis only
	3.99%	80%		£750k		
	4.49%	85%		£750k		

All loans revert to BBR+4.99%.

F3 Residential for owner-occupiers purchasing or remortgaging



Our F3 product is for clients with recent credit blips. [Click to view credit criteria.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	3.69%	65%	£995	£500k	3%,2%	FTB & Non-FTB Non-FTB
	3.94%	75%				
	4.29%	80%				
5 year fixed	4.04%	65%	£995	£500k	5%,4%,3%,2%,1%	FTB & Non-FTB Non-FTB
	4.24%	75%				
	4.49%	80%				

All loans revert to BBR+4.99%.

Credit criteria at a glance

	F1 product	F2 product	F3 product
Defaults & CCJ	All defaults and CCJs must be satisfied irrespective of when they occurred, unless otherwise stated		
CCJ	0 in 36 All CCJs must be fully satisfied at the time of application	0 in 24 1 unsatisfied (if older than 24m) to the value of £200 otherwise must be satisfied at application	0 in 12 1 unsatisfied (if older than 12m) to the value of £200 otherwise must be satisfied at application
Defaults	0 in 36 Defaults within these months are considered but only where the cumulative value is below £250 and relates to mail order, comms and utilities	0 in 24	0 in 12
Mortgage arrears	0 in 36 months		
Credit cards, Mail Order, Comms and Utilities	Worst status of 2 per account in the last 36 months with 0 in the last 12 months	Up to date on application Worst status of 2 per account in the last 24 months	Up to date on application Worst status of 2 per account in the last 12 months
Unsecured loan arrears	0 in 36 months	Up to date on application Worst status of 1 per account in the last 24 months	
Bankruptcy & IVAs	None registered against any borrower		Bankruptcy discharged or IVA satisfied 3 or more years ago are considered

General criteria

Application criteria	
Minimum age	18 (25 for F1 Professionals product)
Maximum age	75 (at end of term)
Maximum borrowers	2 (4 if there is a family tie between applicants and max LTV is less than 80% ,except for F1 Professionals where the maximum remains at 2 borrowers.)
Minimum income	No minimum income
Minimum loan	£50k
Maximum loan	£2m for F1 and F2, including fees £500k for F3, including fees
Interest only	Acceptable up to 70% LTV
Part and Part	Acceptable up to 80% LTV
Minimum property value	£75k
Minimum term	5 years
Maximum term	40 years
Product End Dates	All Foundation products have a rolling end date. This means upon completion customers will benefit from their fixed or discounted rate for the full period i.e a 2 year rate will run for 2 years from completion.

Valuation fee scale, contact details

Valuation fee scale	
Property value up to	Standard property
£100,000	£190
£150,000	£250
£200,000	£285
£250,000	£315
£300,000	£330
£350,000	£340
£400,000	£405
£450,000	£435
£500,000	£465
£600,000	£550
£700,000	£640
£800,000	£705
£900,000	£795
£1,000,000	£905
£1,500,000	£1,480
£2,000,000*	£2,050

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* Fees for standard properties in excess of £2m are by agreement.

All products are subject to a non-refundable application fee of £125 unless otherwise stated.