

Self Employed With 1 Year Accounts
Right to Buy up to 95%

Shared Ownership

Listed Buildings Large Loan Products

Restricted Distribution

Interest Only Available

Buy to Let



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Version 1.17 February 2016



Intermediary product guide

intermediary product guide



Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
CORE									
FIXED									
FX153	Two Year Fixed Rate	3.99%	£25,000 - £500,000	5.0%	90% (Inc Arr. Fee)	Purchase & Remortgage	ERC: 3% of advance in first 2 years OC: Can repay 10% of advanced amount in each of first 2 years without penalty	£999 Arrangement Fee Term 5 – 35 Yrs	Yes (min £5,000)
10007	Three Year Fixed Rate	3.99%	£25,000 – £1,000,000	5.0%	75% (Inc Arr. Fee)	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.00% Arrangement fee Term 5 – 35 Years	Yes (min £5,000)
10005	Five Year Fixed Rate	3.99%	£25,000 - £1,000,000	4.9%	75% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 5 years OC: Can repay 10% of advanced amount in each of first 5 years without penalty	1.25% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
10006	Five Year Fixed Rate	3.99%	£25,000 - £1,000,000	4.8%	75% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 5 years OC: Can repay 10% of advanced amount in each of first 5 years without penalty	1.35% Arrangement Fee Term 5 - 35 Years Provides both assistance with legal fees and a free valuation	Yes (min £5,000)

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Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
DISCOUNT									
13017	1.8% Three Year Discount from SVR (4.99%)	3.19%	£25,000 - £500,000	4.7%	80% (Inc Arr. Fee)	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	£995 Arrangement Fee Term 5 – 35 Yrs	Yes (min £5,000)
DS123	1.5% Three Year Discount from SVR (4.99%)	3.49%	£25,000 - £500,000	4.7%	80%	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: None	Term 5 – 35 Yrs	Yes (min £5,000)
13034	2.00% Discount For Term	2.99%	£25,000 - £1,000,000	3.1%	60% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13035	2.00% Discount For Term	2.99%	£25,000 - £1,000,000	3.1%	60% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.00% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13036	1.70% Discount For Term	3.29%	£25,000 - £1,000,000	3.5%	60% (Inc Arr. Fee)	Purchase	ERC: None OC: None	0.80% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)

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Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
DISCOUNT (Continued)									
13037	1.70% Discount For Term	3.29%	£25,000 - £1,000,000	3.5%	60% (Inc Arr. Fee)	Remortgage	ERC: None OC: None	1.00% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13038	1.50% Discount For Term	3.49%	£25,000 - £1,000,000	3.7%	80% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13039	1.50% Discount For Term	3.49%	£25,000 - £1,000,000	3.7%	80% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.00% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13040	1.30% Discount For Term	3.69%	£25,000 - £1,000,000	3.9%	80% (Inc Arr. Fee)	Purchase	ERC: None OC: None	0.80% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13041	1.30% Discount For Term	3.69%	£25,000 - £1,000,000	3.9%	80% (Inc Arr. Fee)	Remortgage	ERC: None OC: None	1.00% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)

intermediary product guide



Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
VARIABLE									
STD50	Standard Variable Rate with Early Repayment Charge	4.99%	£25,000 - £250,000	5.2%	90%	Purchase & Remortgage	ERC: 2% of advance in first 2 years OC: None	Term 5 – 35 Yrs	Yes (min £5,000)
STD30	Standard Variable Rate	4.99%	£25,000 - £250,000	5.2%	80%	Purchase & Remortgage	ERC: None OC: None	Term 5 – 35 Yrs	Yes (min £5,000)
INTEREST ONLY / PART AND PART									
13030	1.20% Discount for term from SVR (4.99%) Interest Only	3.79%	£25,000 - £1,000,000	3.9%	60% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13031	1.20% Discount for term from SVR (4.99%) Interest Only	3.79%	£25,000 - £1,000,000	3.9%	60% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.00% Arrangement Fee Provides both assistance with legal fees and a free valuation Term 5 - 35 Years	Yes (min £5,000)
13032	1.00% Discount for term from SVR (4.99%) Interest Only	3.99%	£25,000 - £1,000,000	4.2%	60.01% - 75% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 35 Years	Yes (min £5,000)
13033	1.00% Discount for term from SVR (4.99%) Interest Only	3.99%	£25,000 - £1,000,000	4.1%	60.01% - 75% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.00% Arrangement Fee Provides both assistance with legal fees and free valuation Term 5 - 35 Years	Yes (min £5,000)

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Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
SPECIALIST									
SELF-EMPLOYED RESIDENTIAL									
13014	1 Years Accounts 1.00% Three Year Discount from SVR (4.99%)	3.99%	£25,000 - £350,000	5.0%	75% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	£995 Arrangement Fee (One years accounts required) Term 5 – 35 Yrs	Yes (min £5,000)
13027	1 Years Accounts 1.00% Three Year Discount from SVR (4.99%)	3.99%	£25,000 - £350,000	5.0%	75% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	£995 Arrangement Fee (One years accounts required) Provides both assistance with legal fees and a free valuation Term 5 - 35 Years	Yes (min £5,000)
13013	2 Years Accounts 1.44% Three Year Discount from SVR (4.99%)	3.55%	£25,000 - £350,000	4.9%	75% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	£995 Arrangement Fee (Two years accounts required) Term 5 – 35 Yrs	Yes (min £5,000)
13028	2 Years Accounts 1.44% Three Year Discount from SVR (4.99%)	3.55%	£25,000 - £350,000	4.8%	75% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	£995 Arrangement Fee (Two years accounts required) Provides both assistance with legal fees and a free valuation Term 5 – 35 Years	Yes (min £5,000)

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Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incestives/ Notes	Available for Additional Borrowing
LISTED BUILDINGS									
13018	1.00% Discount Rate Listed Building (Max 70% LTV)	3.99%	£25,000 - £500,000	4.2%	70% (Inc Arr. Fee)	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 25 Years	Yes (min £5,000)
13019	0.75% Discount Rate Listed Building (Max 75% LTV)	4.24%	£25,000 - £500,000	4.4%	75% (Inc Arr. Fee)	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 25 Years	Yes (min £5,000)
13020	0.75% Discount Rate Listed Building (Max 80% LTV)	4.24%	£25,000 - £500,000	4.4%	80% (Inc Arr. Fee)	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	0.80% Arrangement Fee Term 5 - 25 Years	Yes (min £5,000)

BUY TO LET									
25007	BTL Discount For Term	3.99%	£25,000 - £500,000	4.2%	70% (Inc. Fees)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.25% Arrangement fee Term 5 - 35 Years	Yes (min £5,000)
25008	BTL Discount For Term	3.99%	£25,000 - £500,000	4.3%	70% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.50% Arrangement fee Term 5 - 35 Years Provides both assistance with legal fees and free valuation	Yes (min £5,000)
25009	BTL Discount For Term	4.24%	£25,000 - £500,000	4.5%	75% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.25% Arrangement fee Term 5 - 35 Years	Yes (min £5,000)

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Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
BUY TO LET (Continued)									
25010	BTL Discount For Term	4.24%	£25,000 - £500,000	4.6%	75% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.50% Arrangement fee Term 5 – 35 Years Provides both assistance with legal fees and free valuation	Yes (min £5,000)
25011	BTL Three Year Fixed Rate	4.24%	£25,000 - £500,000	5.5%	70% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.50% Arrangement fee Term 5 – 35 Years	Yes (min £5,000)
25012	BTL Three Year Fixed Rate	4.24%	£25,000 - £500,000	5.4%	70% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.75% Arrangement fee Term 5 – 35 Years Provides both assistance with legal fees and free valuation	Yes (min £5,000)
25013	BTL Three Year Fixed Rate	4.49%	£25,000 - £500,000	5.5%	75% (Inc Arr. Fee)	Purchase	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.50% Arrangement fee Term 5 – 35 Years	Yes (min £5,000)
25014	BTL Three Year Fixed Rate	4.49%	£25,000 - £500,000	5.5%	75% (Inc Arr. Fee)	Remortgage	ERC: 3% of advance in first 3 years OC: Can repay 10% of advanced amount in each of first 3 years without penalty	1.75% Arrangement fee Term 5 – 35 Years Provides both assistance with legal fees and free valuation	Yes (min £5,000)

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Code	Product	Current Rate	Min/Max ADV	APR	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees/Incentives/ Notes	Available for Additional Borrowing
SHARED OWNERSHIP – MIN 25% SHARE – MIN DEPOSIT 10% OF SHARE									
SH009	Standard Variable Rate	4.99%	£25,000 - £250,000	5.2%	90% of share	Purchase & Remortgage	ERC: 2% of advance in first 2 years OC: None	Min share 25% Repayment basis only Term 5 – 35 Yrs	Yes (min £5,000) Additional share or Home Imps only. Agreement from Housing Association required
SHARED EQUITY – MAX SHARE 90/10 - MIN DEPOSIT 5% OF PURCHASE PRICE									
SHE08	1.40% Three Year Discount from SVR (4.99%)	3.59%	£25,000 - £500,000	4.8%	75%	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: None	Max equity share 90% Repayment basis only Term 5 - 25 Yrs	Yes (min £5,000), subject to approval of equity loan provider
SHE07	1.00% Three Year Discount from SVR (4.99%)	3.99%	£25,000 - £500,000	4.9%	85%	Purchase & Remortgage	ERC: 3% of advance in first 3 years OC: None	Max equity share 90%. Repayment basis only Term 5 – 25 Yrs	Yes (min £5,000), subject to approval of equity loan provider
RIGHT TO BUY									
RTB02	Standard Variable Rate	4.99%	£25,000-£500,000	5.2%	95% of Dis PP 80% Value	Purchase	ERC: 2% of advance in the first year OC: None	£400 Cashback Repayment basis only Term 5 – 35 Yrs	Yes (min £5,000)

unique selling points



USP's:

- Dedicated underwriters
- Broker hotline: 01384 489195
- Manual underwriting
- We do not credit score
- Dedicated BDM team
- No upper age limit – available on all products
- Initial rates from 2.99%
- Products up to £1 million (Max 75% LTV)
- Interest only available – equity requirement (£125k outside London and £250k in London)
- Guarantor mortgages – close blood relatives (Max 75% LTV)
- Right to buy up to 95% of the discounted purchase price
- Shared ownership (Max LTV - 90% of the share) must be able to staircase up to 100%
- Self employed from 1 years accounts (Self-E product)
- Specialist listed building products (Grade 1, Grade2 and 2*)
- Up to 80% LTV on second homes (occupational)
- Up to 4 applicants on a mortgage
- A flat with more than 4 storeys if built in or after year 2000

application packaging requirements



The minimum packaging requirements for all cases:

- Fully Completed Application Form on DPR, along with a signed declaration. (If there are more than 2 applicants please submit a manual form for additional applicants).
- Fully completed Direct Debit Mandate.
- Two forms of ID for each applicant, one confirming name and one confirming address.
- P60 & Last three consecutive months' payslips plus possible Employment reference (dependant on LTV).
- Company Accounts for Self Employed (three, two or one year's accounts accepted dependant on LTV and product).
- Proof of rental payment covering 12 months where applicable. Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.
- Proof of mortgage payments, covering 12 months, where applicable.
- Proof of deposit.
- Valuation fee (including £125 application fee). Please refer to Valuation Fee Scale in Packaging Guide.
- Three Year's Proof of Residency if applicant not on Voters Roll.
- Budget planner.
- Fees declaration.
- LMS declaration form.

application packaging requirements

Ad-hoc packaging requirements:

- Cases with any element of Interest Only – completed Interest Only Declaration form & proof of repayment strategy.
- If applicant has any other properties whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) – completed Personal Assets & Liabilities Statement
- Let to Buy – Consent to Let from existing Lender.
- Completed Loan into Retirement Declaration form where term takes applicant over desired retirement age.
Proof of retirement income is required when applicant is within 10 years of desired retirement age at the time of application.
- Memorandum of Sale from Housing Association for all Shared Ownership cases
- Right to Buy Notice from Council for all Right to Buy cases.

