

# Product guide

**ATOM**  
*All Types of Mortgages Ltd*

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www.atomltd.co.uk



## Residential Mortgages

### Key range highlights

- ▶ **NEW!** Remortgage products now available with no product fee and free standard remortgage legal service included
- ▶ **NEW!** Maximum term extended to 35 years
- ▶ Tiers 7 and 8 have higher levels of allowable adverse so we can accept even more of your cases
- ▶ Products available for both Help to Buy and Help to Buy London Shared Equity Schemes
- ▶ Debt management plans satisfied over 36 months ago are accepted on all products
- ▶ 6 year fixed rates available which assess affordability on the initial pay rate

**New build properties accepted across all products.**

**Help to Buy and New Build Priority Processing Service - 0140 327 2625**

 0140 327 2625  
 9am to 5.30pm, Mon to Fri

 [service@atomltd.co.uk](mailto:service@atomltd.co.uk)  
 [atomltd.co.uk](http://atomltd.co.uk)

 **Precise**  
Mortgages

Correct as of: 04.05.2016

Key criteria							
Acceptable adverse		Loan amount	LTV limit	Term	Applicant		New build
<b>Defaults:</b>	0 in 24 months	£1,000,000	70%	<b>Minimum:</b> 5 years	<b>Minimum age:</b>	21 years	<b>Maximum LTV:</b> 85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats.  <b>Offer validity:</b> 6 months, we may extend by a further 3 months.  For further information on criteria, please refer to our residential mortgages criteria guide.
<b>CCJ:</b>	0 in 24 months	£500,000	80%	<b>Maximum:</b> 35 years	<b>Maximum age:</b>	70, or 75 upon referral where proof of retirement age is supplied	
<b>Missed mortgage/secured loan arrears:</b>	0 in 12 months, 1 in 36 months (worst status)	£300,000	85%		<b>Maximum number of applicants:</b>	2	
<b>Unsecured loan arrears:</b>	Not counted but may affect customer's credit score				<b>Minimum income:</b>	£15,000 (primary applicant)	
<b>Debt Management Plans (DMPs)</b>	Allowed if satisfied over 36 months ago						

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 Years	3.19%	£995		3% in year 1 2% in year 2	5.00%	CAL10
	2 year Fixed	31/07/2018	3.49%			3% to 31/07/2017 2% to 31/07/2018		CAL11
	6 year Fixed	31/07/2022	3.79%			3% to 31/07/2018 2% to 31/07/2020		CAL12
			3.89%	£0	1% to 31/07/2022	CAL13		
80%	LIBOR Tracker	2 Years	3.49%	£995		3% in year 1 2% in year 2	5.00%	CAL14
	2 year Fixed	31/07/2018	3.79%			3% to 31/07/2017 2% to 31/07/2018		CAL15
	6 year Fixed	31/07/2022	4.09%			3% to 31/07/2018 2% to 31/07/2020		CAL16
			4.19%	£0	1% to 31/07/2022	CAL17		
85%	LIBOR Tracker	2 Years	3.99%	£995		3% in year 1 2% in year 2	5.00%	CAL18
	2 year Fixed	31/07/2018	4.29%			3% to 31/07/2017 2% to 31/07/2018		CAL19
	6 year Fixed	31/07/2022	4.59%			3% to 31/07/2018 2% to 31/07/2020		CAL20
			4.69%	£0	1% to 31/07/2022	CAL21		

Key criteria							
Acceptable adverse		Loan amount	LTV limit	Term	Applicant		New build
<b>Defaults:</b>	0 in 24 months	£1,000,000	70%	<b>Minimum:</b> 5 years	<b>Minimum age:</b>	21 years	<b>Maximum LTV:</b> 85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats.  <b>Offer validity:</b> 6 months, we may extend by a further 3 months.  For further information on criteria, please refer to our residential mortgages criteria guide.
<b>CCJ:</b>	0 in 24 months	£500,000	80%	<b>Maximum:</b> 35 years	<b>Maximum age:</b>	70, or 75 upon referral where proof of retirement age is supplied	
<b>Missed mortgage/secured loan arrears:</b>	0 in 12 months, 1 in 36 months (worst status)	£300,000	85%		<b>Maximum number of applicants:</b>	2	
<b>Unsecured loan arrears:</b>	Not counted but may affect customer's credit score				<b>Minimum income:</b>	£15,000 (primary applicant)	
<b>Debt Management Plans (DMPs)</b>	Allowed if satisfied over 36 months ago						

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 Years	3.54%	£995		3% in year 1 2% in year 2	5.00%	CAL22
	2 year Fixed	31/07/2018	3.84%			3% to 31/07/2017 2% to 31/07/2018		CAL23
	6 year Fixed	31/07/2022	4.14%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL24
			4.24%			CAL25		
80%	LIBOR Tracker	2 Years	3.84%	£995		3% in year 1 2% in year 2	5.00%	CAL26
	2 year Fixed	31/07/2018	4.14%			3% to 31/07/2017 2% to 31/07/2018		CAL27
	6 year Fixed	31/07/2022	4.44%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL28
			4.54%			CAL29		
85%	LIBOR Tracker	2 Years	4.34%	£995		3% in year 1 2% in year 2	5.00%	CAL30
	2 year Fixed	31/07/2018	4.64%			3% to 31/07/2017 2% to 31/07/2018		CAL31
	6 year Fixed	31/07/2022	4.94%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL32
			5.04%			CAL33		

Key criteria							
Acceptable adverse		Loan amount	LTV limit	Term	Applicant		New build
<b>Defaults:</b>	0 in 24 months	£1,000,000	70%	<b>Minimum:</b> 5 years	<b>Minimum age:</b>	21 years	<b>Maximum LTV:</b> 85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats.  <b>Offer validity:</b> 6 months, we may extend by a further 3 months.  For further information on criteria, please refer to our residential mortgages criteria guide.
<b>CCJ:</b>	0 in 24 months	£500,000	80%	<b>Maximum:</b> 35 years	<b>Maximum age:</b>	70, or 75 upon referral where proof of retirement age is supplied	
<b>Missed mortgage/secured loan arrears:</b>	0 in 12 months, 1 in 36 months (worst status)	£300,000	85%		<b>Maximum number of applicants:</b>	2	
<b>Unsecured loan arrears:</b>	Not counted but may affect customer's credit score				<b>Minimum income:</b>	£15,000 (primary applicant)	
<b>Debt Management Plans (DMPs)</b>	Allowed if satisfied over 36 months ago						

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 Years	3.89%	£995		3% in year 1 2% in year 2	5.00%	CAL34
	2 year Fixed	31/07/2018	4.19%			3% to 31/07/2017 2% to 31/07/2018		CAL35
	6 year Fixed	31/07/2022	4.49%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL36
			4.59%			CAL37		
80%	LIBOR Tracker	2 Years	4.19%	£995		3% in year 1 2% in year 2	5.00%	CAL38
	2 year Fixed	31/07/2018	4.49%			3% to 31/07/2017 2% to 31/07/2018		CAL39
	6 year Fixed	31/07/2022	4.79%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL40
			4.89%			CAL41		
85%	LIBOR Tracker	2 Years	4.69%	£995		3% in year 1 2% in year 2	5.00%	CAL42
	2 year Fixed	31/07/2018	4.99%			3% to 31/07/2017 2% to 31/07/2018		CAL43
	6 year Fixed	31/07/2022	5.29%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL44
			5.39%			CAL45		

### Key criteria

Acceptable adverse	Loan amount	LTV limit	Term	Applicant	New build
<b>Defaults:</b> 2 in 24 months (max £1,500 in 12 months, unlimited thereafter) <b>CCJ:</b> 1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months) <b>Missed mortgage/secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£1,000,000 £500,000 £300,000	70% 80% 85%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Maximum LTV:</b> 85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	LIBOR Tracker	2 Years	4.39%	£1,495		3% in year 1 2% in year 2	5.50%	CAL46
	2 year Fixed	31/07/2018	4.69%			3% to 31/07/2017 2% to 31/07/2018		CAL47
	6 year Fixed	31/07/2022	4.99%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL48
			5.09%			CAL49		
75%	LIBOR Tracker	2 Years	4.79%	£1,495		3% in year 1 2% in year 2	5.50%	CAL50
	2 year Fixed	31/07/2018	5.09%			3% to 31/07/2017 2% to 31/07/2018		CAL51
	6 year Fixed	31/07/2022	5.39%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL52
			5.49%			CAL53		
80%	LIBOR Tracker	2 Years	5.09%	£1,495		3% in year 1 2% in year 2	5.50%	CAL54
	2 year Fixed	31/07/2018	5.39%			3% to 31/07/2017 2% to 31/07/2018		CAL55
	6 year Fixed	31/07/2022	5.69%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL56
			5.79%			CAL57		
85%	LIBOR Tracker	2 Years	5.59%	£1,495		3% in year 1 2% in year 2	5.50%	CAL58
	2 year Fixed	31/07/2018	5.89%			3% to 31/07/2017 2% to 31/07/2018		CAL59
	6 year Fixed	31/07/2022	6.19%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL60
			6.29%			CAL61		

Key criteria							
Acceptable adverse	Loan amount	LTV limit	Term	Applicant		New build	
<b>Defaults:</b> 2 in 24 months (max £1,500 in 12 months, unlimited thereafter) <b>CCJ:</b> 1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months) <b>Missed mortgage/secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£1,000,000 £500,000 £300,000	70% 80% 85%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Maximum LTV:</b> 85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.		

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	LIBOR Tracker	2 Years	4.64%	£1,495		3% in year 1 2% in year 2	5.50%	CAL62
	2 year Fixed	31/07/2018	4.94%			3% to 31/07/2017 2% to 31/07/2018		CAL63
	6 year Fixed	31/07/2022	5.24%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL64
			5.34%			CAL65		
75%	LIBOR Tracker	2 Years	5.04%	£1,495		3% in year 1 2% in year 2	5.50%	CAL66
	2 year Fixed	31/07/2018	5.34%			3% to 31/07/2017 2% to 31/07/2018		CAL67
	6 year Fixed	31/07/2022	5.64%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL68
			5.74%			CAL69		
80%	LIBOR Tracker	2 Years	5.34%	£1,495		3% in year 1 2% in year 2	5.50%	CAL70
	2 year Fixed	31/07/2018	5.64%			3% to 31/07/2017 2% to 31/07/2018		CAL71
	6 year Fixed	31/07/2022	5.94%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL72
			6.04%			CAL73		
85%	LIBOR Tracker	2 Years	5.84%	£1,495		3% in year 1 2% in year 2	5.50%	CAL74
	2 year Fixed	31/07/2018	6.14%			3% to 31/07/2017 2% to 31/07/2018		CAL75
	6 year Fixed	31/07/2022	6.44%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL76
			6.54%			CAL77		

### Key criteria

Acceptable adverse	Loan amount	LTV limit	Term	Applicant	New build
<b>Defaults:</b> 2 in 24 months (max £1,500 in 12 months, unlimited thereafter) <b>CCJ:</b> 1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months) <b>Missed mortgage/ secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£1,000,000 £500,000 £300,000	70% 80% 85%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Maximum LTV:</b> 85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	LIBOR Tracker	2 Years	4.89%	£1,495		3% in year 1 2% in year 2	5.50%	CAL78
	2 year Fixed	31/07/2018	5.19%			3% to 31/07/2017 2% to 31/07/2018		CAL79
	6 year Fixed	31/07/2022	5.49%		3% to 31/07/2018 2% to 31/07/2020	CAL80		
			5.59%	£0	1% to 31/07/2022	CAL81		
75%	LIBOR Tracker	2 Years	5.29%	£1,495		3% in year 1 2% in year 2	5.50%	CAL82
	2 year Fixed	31/07/2018	5.59%			3% to 31/07/2017 2% to 31/07/2018		CAL83
	6 year Fixed	31/07/2022	5.89%		3% to 31/07/2018 2% to 31/07/2020	CAL84		
			5.99%	£0	1% to 31/07/2022	CAL85		
80%	LIBOR Tracker	2 Years	5.59%	£1,495		3% in year 1 2% in year 2	5.50%	CAL86
	2 year Fixed	31/07/2018	5.89%			3% to 31/07/2017 2% to 31/07/2018		CAL87
	6 year Fixed	31/07/2022	6.19%		3% to 31/07/2018 2% to 31/07/2020	CAL88		
			6.29%	£0	1% to 31/07/2022	CAL89		
85%	LIBOR Tracker	2 Years	6.09%	£1,495		3% in year 1 2% in year 2	5.50%	CAL90
	2 year Fixed	31/07/2018	6.39%			3% to 31/07/2017 2% to 31/07/2018		CAL91
	6 year Fixed	31/07/2022	6.69%		3% to 31/07/2018 2% to 31/07/2020	CAL92		
			6.79%	£0	1% to 31/07/2022	CAL93		

## Key criteria

Acceptable adverse	Loan amount	LTV limit	Term	Applicant	New build
<b>Defaults:</b> 5 in 24 months <b>CCJ:</b> 3 in 24 months <b>Missed mortgage/secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£1,000,000	70%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Maximum LTV:</b> 80% LTV accepted plus 5% builder incentive, minimum customer contribution 15% for both houses and flats. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	LIBOR Tracker	2 Years	4.69%	£1,495		3% in year 1 2% in year 2	5.50%	CAL94
	2 year Fixed	31/07/2018	4.99%			3% to 31/07/2017 2% to 31/07/2018		CAL95
	6 year Fixed	31/07/2022	5.29%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAL96
			5.39%			CAL97		
75%	LIBOR Tracker	2 Years	5.09%	£1,495		3% in year 1 2% in year 2	5.50%	CAL98
	2 year Fixed	31/07/2018	5.39%			3% to 31/07/2017 2% to 31/07/2018		CAL99
	6 year Fixed	31/07/2022	5.69%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAM01
			5.79%			CAM02		
80%	LIBOR Tracker	2 Years	5.39%	£1,495		3% in year 1 2% in year 2	5.50%	CAM03
	2 year Fixed	31/07/2018	5.69%			3% to 31/07/2017 2% to 31/07/2018		CAM04
	6 year Fixed	31/07/2022	5.99%	£0		3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022		CAM05
			6.09%			CAM06		



Key criteria							
Acceptable adverse	Loan amount	LTV limit	Term	Applicant		New build	
<b>Defaults:</b> 5 in 24 months <b>CCJ:</b> 3 in 24 months <b>Missed mortgage/secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£1,000,000	70%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Maximum LTV:</b> 80% LTV accepted plus 5% builder incentive, minimum customer contribution 15% for both houses and flats. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.		

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	LIBOR Tracker	2 Years	5.19%	£1,495		3% in year 1 2% in year 2	5.50%	CAM07
	2 year Fixed	31/07/2018	5.49%			3% to 31/07/2017 2% to 31/07/2018		CAM08
	6 year Fixed	31/07/2022	5.79%			3% to 31/07/2018 2% to 31/07/2020		CAM09
			5.89%	£0	1% to 31/07/2022	CAM10		
75%	LIBOR Tracker	2 Years	5.59%	£1,495		3% in year 1 2% in year 2	5.50%	CAM11
	2 year Fixed	31/07/2018	5.89%			3% to 31/07/2017 2% to 31/07/2018		CAM12
	6 year Fixed	31/07/2022	6.19%			3% to 31/07/2018 2% to 31/07/2020		CAM13
			6.29%	£0	1% to 31/07/2022	CAM14		
80%	LIBOR Tracker	2 Years	5.89%	£1,495		3% in year 1 2% in year 2	5.50%	CAM15
	2 year Fixed	31/07/2018	6.19%			3% to 31/07/2017 2% to 31/07/2018		CAM16
	6 year Fixed	31/07/2022	6.49%			3% to 31/07/2018 2% to 31/07/2020		CAM17
			6.59%	£0	1% to 31/07/2022	CAM18		

# Remortgage only products Tier 1-3

Key criteria					
Acceptable adverse	Loan amount	LTV limit	Term	Applicant	
<b>Defaults:</b> 0 in 24 months	£500,000	75%	<b>Minimum:</b> 5 years	<b>Minimum age:</b>	21 years
<b>CCJ:</b> 0 in 24 months	£300,000	85%	<b>Maximum:</b> 35 years	<b>Maximum age:</b>	70, or 75 upon referral where proof of retirement age is supplied
<b>Missed mortgage/ secured loan arrears:</b> 0 in 12 months, 1 in 36 months (worst status)				<b>Maximum number of applicants:</b>	2
<b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score				<b>Minimum income:</b>	£15,000 (primary applicant)
<b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago					

## Tier 1

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
<b>75%</b>	2 year Fixed	31/07/2018	4.09%	£0	Free standard remortgage legal service and refund of valuation (maximum £630) Only available in England and Wales Maximum loan size of £500,000	3% to 31/07/2017 2% to 31/07/2018	5.00%	REM01
<b>80%</b>			4.39%					REM02
<b>85%</b>			4.89%					REM03

## Tier 2

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
<b>75%</b>	2 year Fixed	31/07/2018	4.44%	£0	Free standard remortgage legal service and refund of valuation (maximum £630) Only available in England and Wales Maximum loan size of £500,000	3% to 31/07/2017 2% to 31/07/2018	5.00%	REM04
<b>80%</b>			4.74%					REM05
<b>85%</b>			5.24%					REM06

## Tier 3

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
<b>75%</b>	2 year Fixed	31/07/2018	4.69%	£0	Free standard remortgage legal service and refund of valuation (maximum £630) Only available in England and Wales Maximum loan size of £500,000	3% to 31/07/2017 2% to 31/07/2018	5.00%	REM07
<b>80%</b>			4.99%					REM08
<b>85%</b>			5.49%					REM09

# Remortgage only products Tier 4-6

Key criteria					
Acceptable adverse	Loan amount	LTV limit	Term	Applicant	
<b>Defaults:</b> 2 in 24 months (max £1,500 in 12 months, unlimited thereafter) <b>CCJ:</b> 1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months) <b>Missed mortgage/ secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£500,000	75%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	

## Tier 4

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	2 year Fixed	31/07/2018	5.19%	£0	Free standard remortgage legal service and refund of valuation (maximum £630) Only available in England and Wales Maximum loan size of £500,000	3% to 31/07/2017 2% to 31/07/2018	5.50%	REM10
75%			5.59%					REM11
80%			5.89%					REM12
85%			6.39%					REM13

## Tier 5

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	2 year Fixed	31/07/2018	5.34%	£0	Free standard remortgage legal service and refund of valuation (maximum £630) Only available in England and Wales Maximum loan size of £500,000	3% to 31/07/2017 2% to 31/07/2018	5.50%	REM14
75%			5.74%					REM15
80%			6.04%					REM16
85%			6.54%					REM17

## Tier 6

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
70%	2 year Fixed	31/07/2018	5.59%	£0	Free standard remortgage legal service and refund of valuation (maximum £630) Only available in England and Wales Maximum loan size of £500,000	3% to 31/07/2017 2% to 31/07/2018	5.50%	REM18
75%			5.99%					REM19
80%			6.29%					REM20
85%			6.79%					REM21

# Help to Buy products

All of the products shown below are available for both Help to Buy and Help to Buy London Shared Equity Schemes. Maximum loan and LTV are determined by the amount of the equity loan.

Key criteria						
Acceptable adverse	Loan amount	LTV limit	Term	Applicant		New build
<b>Defaults:</b> 0 in 24 months <b>CCJ:</b> 0 in 24 months <b>Missed mortgage/secured loan arrears:</b> 0 in 12 months, 1 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago	£450,000	75%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Deposit:</b> Minimum customer contribution of 5%, with a builder's deposit of up to 5% also accepted. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.	

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 years	3.65%	£995	Available for both Help to Buy and Help to Buy London Shared Equity Schemes	3% in year 1 2% in year 2	5.00%	HTB09
	2 year Fixed	31/07/2018	3.95%			3% to 31/07/2017 2% to 31/07/2018		HTB10
	4 year Fixed	31/07/2020	4.20%			3% to 31/07/2018 2% to 31/07/2020	4.00%	HTB11
	6 year Fixed	31/07/2022	4.35%			3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022	5.00%	HTB12

# Help to Buy products

All of the products shown below are available for both Help to Buy and Help to Buy London Shared Equity Schemes. Maximum loan and LTV are determined by the amount of the equity loan.

Key criteria						
Acceptable adverse	Loan amount	LTV limit	Term	Applicant	New build	
<b>Defaults:</b> 2 in 24 months (max £1,500 in 12 months, unlimited thereafter) <b>CCJ:</b> 1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months) <b>Missed mortgage/ secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£450,000	75%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Deposit:</b> Minimum customer contribution of 5%, with a builder's deposit of up to 5% also accepted. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.	

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 years	5.15%	£995	Available for both Help to Buy and Help to Buy London Shared Equity Schemes	3% in year 1 2% in year 2	5.00%	HTB13
	2 year Fixed	31/07/2018	5.45%			3% to 31/07/2017 2% to 31/07/2018		HTB14
	4 year Fixed	31/07/2020	5.70%			3% to 31/07/2018 2% to 31/07/2020	4.00%	HTB15
	6 year Fixed	31/07/2022	5.85%			3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022	5.00%	HTB16

# Help to Buy products

All of the products shown below are available for both Help to Buy and Help to Buy London Shared Equity Schemes. Maximum loan and LTV are determined by the amount of the equity loan.

Key criteria							
Acceptable adverse	Loan amount	LTV limit	Term	Applicant		New build	
<b>Defaults:</b> 5 in 24 months <b>CCJ:</b> 3 in 24 months <b>Missed mortgage/ secured loan arrears:</b> 1 in 12 months, 3 in 36 months (worst status) <b>Unsecured loan arrears:</b> Not counted but may affect customer's credit score <b>Debt Management Plans (DMPs):</b> Allowed if satisfied over 36 months ago Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.	£1,000,000	70%	<b>Minimum:</b> 5 years <b>Maximum:</b> 35 years	<b>Minimum age:</b> 21 years <b>Maximum age:</b> 70, or 75 upon referral where proof of retirement age is supplied  <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 (primary applicant)	<b>Deposit:</b> Minimum customer contribution of 5%, with a builder's deposit of up to 5% also accepted. <b>Offer validity:</b> 6 months, we may extend by a further 3 months. For further information on criteria, please refer to our residential mortgages criteria guide.		

LTV	Product type	Term/fixed rate end date	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 Years	5.60%	£995		3% in year 1 2% in year 2	5.00%	HTB17
	2 year Fixed	31/07/2018	6.00%			3% to 31/07/2017 2% to 31/07/2018		HTB18
	4 year Fixed	31/07/2020	6.35%			3% to 31/07/2018 2% to 31/07/2020	4.00%	HTB19
	6 year Fixed	31/07/2022	6.50%			3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022	5.00%	HTB20

# Our Packager Panel

You can submit a residential mortgage case to us direct or through one of our approved packagers, who are listed below. From time to time, select packagers will have access to exclusive residential and/or buy to let mortgage products.



3mc  
☎ 0161 962 7800  
🌐 [www.3-mc.com](http://www.3-mc.com)



Active Investments  
☎ 0118 945 2288  
🌐 [www.active-investments.co.uk](http://www.active-investments.co.uk)



AToM  
☎ 01403 272 625  
🌐 [www.atomltd.co.uk](http://www.atomltd.co.uk)



Brightstar  
☎ 01277 500 900  
🌐 [www.brightstarhub.co.uk](http://www.brightstarhub.co.uk)



Brilliant Solutions

Brilliant Solutions  
☎ 01733 393899  
🌐 [www.brilliantsolutions.co.uk](http://www.brilliantsolutions.co.uk)



Buy to Let Club  
☎ 01276 601 041  
🌐 [www.buytoletclub.com](http://www.buytoletclub.com)



Complete FS  
☎ 023 8045 6999  
🌐 [www.complete-fs.co.uk](http://www.complete-fs.co.uk)



Connect for Intermediaries  
☎ 01708 676 135  
🌐 [www.connectbrokers.co.uk](http://www.connectbrokers.co.uk)



Manor Mortgages  
☎ 01275 399 203  
🌐 [www.manormortgages.com](http://www.manormortgages.com)



Mortgage Trading  
☎ 0113 200 8768  
🌐 [www.mortgagetrading.co.uk](http://www.mortgagetrading.co.uk)



Positive Lending  
☎ 0845 260 7511  
🌐 [www.positivelending.co.uk](http://www.positivelending.co.uk)



Residential Home Loans  
☎ 01273 495 420  
🌐 [www.rhluk.co.uk](http://www.rhluk.co.uk)



Solent Mortgage Services  
☎ 01329 245 800  
🌐 [www.sms-uk.co.uk](http://www.sms-uk.co.uk)



TFC Homeloans  
☎ 08456 444 222  
🌐 [www.tfchomeloans.com](http://www.tfchomeloans.com)



The Mortgage Processing Centre  
☎ 0330 303 0237  
🌐 [www.mpc.uk.net](http://www.mpc.uk.net)

Employment rules
<p><b>Employed</b> - Applicants must normally have been in their current job on a permanent basis and for a minimum of 3 months, with 12 months continuous employment. Applicant must supply the last 3 months' payslips and most recent P60.</p> <p><b>Self-employed</b></p> <ul style="list-style-type: none"> <li>▶ Accept 1 year's accounts or, SA302/Tax Calculation in addition to HMRC tax year overview;</li> <li>▶ No minimum trading period.</li> </ul> <p>We reserve the right to ask for additional accounting information at the discretion of our underwriters.</p> <p><b>Acceptable income</b></p> <ul style="list-style-type: none"> <li>▶ For sole traders we will accept net profit;</li> <li>▶ For partnerships we will accept their share of the net profit.</li> </ul> <p>Please note, the overall affordability for sole traders and partnerships can be increased by adding their share of the following business expenses (where detailed on the accounts):</p> <ul style="list-style-type: none"> <li>▶ Room(s) used as an office;</li> <li>▶ Spouse's income.</li> </ul> <p>For limited companies we will accept their share of:</p> <ul style="list-style-type: none"> <li>▶ Director's remuneration;</li> <li>▶ Dividends;</li> <li>▶ Director's car allowance;</li> <li>▶ Director's pension payments.</li> </ul> <p><b>Pension</b> Personal/occupation pension income can be considered as the sole source of income, subject to referral.</p>

Valuation and assessment fee scale					
Valuation up to	Valuation and assessment fee	Homebuyers report and assessment fee	Valuation up to	Valuation and assessment fee	Homebuyers report and assessment fee
£100,000	£370	£570	£500,000	£630	£1,045
£150,000	£410	£600	£600,000	£695	£1,105
£200,000	£445	£650	£700,000	£750	£1,155
£250,000	£465	£705	£800,000	£810	£1,205
£300,000	£485	£770	£900,000	£920	£1,255
£350,000	£525	£815	£1,000,000	£975	£1,405
£400,000	£560	£900	£1,000,000 +	Refer to the criteria guide	Refer to the criteria guide
£450,000	£590	£955			

Procuration fee		
As a guide we pay procuracy fees to your chosen Network, Club or Packager within 10 working days. You may receive your payment sooner or later depending on when your chosen submission route distribute their procuracy fees to you.		
<table border="1"> <tr> <td><b>Procuration fee:</b></td> <td>0.50%</td> </tr> </table>	<b>Procuration fee:</b>	0.50%
<b>Procuration fee:</b>	0.50%	

Other fees			
Telegraphic transfer fee	£35	Post offer product switch fee	£120
<ul style="list-style-type: none"> <li>▶ Please refer to 'Tariff of mortgage charges' document for full details. A downloadable version is available on the Precise Mortgages' website under 'Document downloads'</li> <li>▶ All fees include VAT (where applicable)</li> </ul>			

Legal representation
Full details of our conveyancing options can be found at <a href="http://precisemortgages.co.uk/Residential/Conveyancer">precisemortgages.co.uk/Residential/Conveyancer</a>

Free standard remortgage legal service
<p>If the applicant(s) select products which include the free standard remortgage legal service, please be aware that this service is provided by Goldsmith Williams. The standard legal work to remortgage their property will be carried out at no cost to them. Any additional legal work will not be included, this will include:</p> <ul style="list-style-type: none"> <li>▶ any charges or fees relating to any non-standard work that Goldsmith Williams has to carry out, such as dealing with a change of name on the title deeds, a transfer of equity or the rectification of a defective title;</li> <li>▶ any fees such as mining or any other unusual search fees or fees for first registration of the title at the Land Registry;</li> <li>▶ any fees or charges payable in respect of a leasehold property under the terms of the lease such as the fee payable to the landlord or managing agent for registering the mortgage with the landlord or his agent;</li> <li>▶ any charges or fees relating to the repayment of any credit as specified in the Mortgage Offer.</li> </ul> <p>Goldsmith Williams will give the applicant(s) a quotation for any additional work before it is carried out.</p>

Allowable payment method
Capital & Interest

First time buyers definition
We define a first time buyer as any applicant who has not owned a UK property in the last 18 months. Additional verification may be required if the applicant is currently renting.

New build definition
We define new build as a property that has never been occupied.

6 year Fixed
Should these products be the only ones available to you, please be aware that other products may be available at lower loan sizes.

Help to Buy: Shared Equity Scheme
<p>Before submitting an application on this product you should ensure your customer is aware of the implications of taking a shared equity loan as part of the financing of the purchase of their home. Payments will be required on the Shared Equity loan after five years in addition to the repayments on the loan the customer takes with us.</p> <p>Your customer should consider how they will repay this loan and understand that if house prices go up the amount they have to repay as part of the Shared Equity loan will go up.</p> <p>For further information on the Help to Buy shared equity loan scheme your customer should go to: <a href="http://www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loans">www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loans</a> and ensure they fully understand how the scheme works.</p>