



AToM
All Types of Mortgages Ltd
 01403 27 26 25
www.atomltd.co.uk

APRIL 2016

Residential 90% LTV Exclusive

LTV	Rate Type / Term	Rate	Completion Fee	Reversion	Feature
90%	2 Year Fixed	4.89%	£1,299	LIBOR plus 4.55%*	None
	3 Year Fixed	5.19%			
90%	2 Year Fixed	5.29%	£0	LIBOR plus 4.55%*	- Standard Valuation fee paid by Kensington for Purchases - Standard Valuation fee paid by Kensington and Free Legals for remortgages**
	3 Year Fixed	5.54%			

Please note that fees cannot be added above 90% LTV. Other LTV and rate options are available in our core range.

- ⤵ Failed Credit Score Mortgages
- ⤵ Self-Employed Mortgages based on 1 year's Accounts
- ⤵ Consider up to 100% of Bonus Income
- ⤵ Available for Purchase and Remortgage
- ⤵ Accept Limited Credit History
- ⤵ Decisions Made by Experienced Underwriters
- ⤵ Speak to a Decision Maker on Every Application

Case to discuss?

If you have a case you'd like to discuss, contact our Business Development Unit. They'll be happy to help with all enquiries regarding mortgage applications.

Call: 0140 327 2625

Apply now: atomltd.co.uk

Kensington review the LIBOR rate quarterly. *Current LIBOR rate is 0.60% with effect from 15 February 2016 – LIBOR Floor 1.00%. If LIBOR falls below 1.00% the reversion rate will be charged at reversion margin plus 1.00%. **Free legals are only available on loans up to £500,000.

See Residential Product and Criteria Guide for full details.

Please note that we only accept advised cases.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Kensington and Kensington Mortgages are trading names of Kensington Mortgage Company Limited. Registered in England & Wales: Company No. 03049877. Registered address: Ascot House, Maidenhead Office Park, Maidenhead SL6 3QQ. Kensington Mortgage Company Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 310336). Some investment mortgage contracts are not regulated by the FCA.