



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

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