

## Product guide

April 2010

### House 2 House Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
<b>Tracker</b>	4.50 <b>5.1 APR</b> (variable)	75% - £25,001 - £500k	Bank of England Base Rate +4.00% for 12 months then Bank of England Base Rate +4.34% for the life of the loan	None	3% of loan	<b>GBF</b>
<b>Fixed</b>	5.40 <b>5.3 APR</b> (variable)	75% - £25,001 - £500k	until 01/07/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012	2.5% of loan	<b>GBJ</b>

\* Fee is Product Fee, formerly Arrangement Fee

**Rates correct as at 16th April 2010. Current Bank Base Rate 0.50%.**

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