

Mainstream product guide

March 2010

Mainstream Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Variable	4.84 5.0 APR (variable)	80% - £1k - £2m	Standard Variable Rate for the life of the loan Further Borrowing Only Available for Additional Borrowing; Minimum Loan Amount £1000 No Procurement Fee applicable	None	None	AUK
Tracker	4.89 5.1 APR (variable)	85% - £25,001 - £500k	Bank of England Base Rate +4.39% for 24 months then Bank of England Base Rate +4.34% for the life of the loan Purchase Only	3% of the amount being repaid in year 1 2% of the amount being repaid in year 2	£1499	AVB
	3.79 4.8 APR (variable)	75% - £25,001 - £500k	Bank of England Base Rate +3.29% for 24 months then Bank of England Base Rate +4.34% for the life of the loan Refund of standard valuation - one per application £490 max; Remortgage Only;	3% of the amount being repaid in year 1 2% of the amount being repaid in year 2	None	AVC
	3.79 4.8 APR (variable)	75% - £25,001 - £500k	Bank of England Base Rate +3.29% for 24 months then Bank of England Base Rate +4.34% for the life of the loan Purchase Only	3% of the amount being repaid in year 1 2% of the amount being repaid in year 2	None	AVA
Flexible	3.84 4.0 APR (variable)	80% - £25,001 - £2m	Bank of England Base Rate +3.34% for the life of the loan Further Borrowing Only Overpayments & Underpayments, Payment Holidays, Available for Additional Borrowing; Overpayments, Underpayments, Drawdown Facility, Drawdown of Overpayments, Payment Holidays; FURTHER BORROWING ONLY , ERC's applicable on Full Redemption Only	3% of the amount being repaid in year 1 2% of the amount being repaid in year 2 2% of the amount being repaid in year 3	None	FIS
Fixed	7.39 6.3 APR (variable)	85% - £25,001 - £250k	until 31/03/2015 then Bank of England Base Rate +4.34% for the life of the loan Available for Additional Borrowing;	5% of the amount being repaid to 31/03/2011 4% of the amount being repaid to 31/03/2012 3% of the amount being repaid to 31/03/2013 3% of the amount being repaid to 31/03/2014 3% of the amount being repaid to 31/03/2015	£999	AVH
	7.39 6.3 APR (variable)	85% - £250,001 - £1.7m 75% - £1.7m - £2m	until 31/03/2015 then Bank of England Base Rate +4.34% for the life of the loan Available for Additional Borrowing;	5% of the amount being repaid to 31/03/2011 4% of the amount being repaid to 31/03/2012 3% of the amount being repaid to 31/03/2013 3% of the amount being repaid to 31/03/2014 3% of the amount being repaid to 31/03/2015	1% of loan	AVI

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 9th March 2010. Current Bank Base Rate 0.50%.

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Mainstream Mortgages (continued)

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Fixed	5.09 5.2 APR (variable)	75% - £25,001 - £500k	until 31/03/2013 then Bank of England Base Rate +4.34% for the life of the loan Purchase Only	3% of the amount being repaid to 31/03/2011 2% of the amount being repaid to 31/03/2012 2% of the amount being repaid to 31/03/2013	£1499	AVJ
	5.29 5.3 APR (variable)	75% - £25,001 - £500k	until 31/03/2013 then Bank of England Base Rate +4.34% for the life of the loan Refund of standard valuation - one per application £490 max; Remortgage Only;	3% of the amount being repaid to 31/03/2011 2% of the amount being repaid to 31/03/2012 2% of the amount being repaid to 31/03/2013	£1499	AVL
	6.09 5.7 APR (variable)	75% - £25,001 - £500k	until 31/03/2015 then Bank of England Base Rate +4.34% for the life of the loan Purchase Only	5% of the amount being repaid to 31/03/2011 4% of the amount being repaid to 31/03/2012 3% of the amount being repaid to 31/03/2013 3% of the amount being repaid to 31/03/2014 3% of the amount being repaid to 31/03/2015	£1499	AVK
	6.19 5.7 APR (variable)	75% - £25,001 - £500k	until 31/03/2015 then Bank of England Base Rate +4.34% for the life of the loan Refund of standard valuation - one per application £490 max; Remortgage Only;	5% of the amount being repaid to 31/03/2011 4% of the amount being repaid to 31/03/2012 3% of the amount being repaid to 31/03/2013 3% of the amount being repaid to 31/03/2014 3% of the amount being repaid to 31/03/2015	£1499	AVM

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