

| PLAN | MAXIMUM NET LOAN AMOUNT (£'s) | TERM YEARS | 2 YEAR FIXED MONTHLY INTEREST | 2 YEAR FIXED ANNUAL RATE | 5 YEAR FIXED MONTHLY INTEREST | 5 YEAR FIXED ANNUAL RATE | MAX ADVERSE UNITS | MAX LTV | LENDER FEE | MAXIMUM FEES |
|---------------|-------------------------------|------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------|---------|-------------------------|-------------------|
| GOLD | 3000 - 145000 | 2 - 25 | 0.692 | 8.3 | 0.733 | 8.8 | None | 75% | 5% (min £499 max £3750) | 12.5% (max £4950) |
| A PLUS | 3000 - 145000 | 2 - 25 | 0.825 | 9.9 | 0.867 | 10.4 | None | 75% | 5% (min £499 max £3750) | 12.5% (max £4950) |
| A | 3000 - 70000 | 2 - 25 | 0.825 | 9.9 | 0.867 | 10.4 | one unit | 75% | 5% (min £499 max £3750) | 12.5% (max £4950) |
| B | 3000 - 50000 | 2 - 25 | 0.992 | 11.9 | 1.033 | 12.4 | Two Units | 75% | 5% (min £499 max £3750) | 12.5% (max £4950) |
| C | 3000 - 30000 | 2 - 25 | 1.158 | 13.9 | 1.200 | 14.4 | Three Units | 70% | 5% (min £499 max £3750) | 12.5% (max £4950) |
| D | 3000-30000 | 2 - 25 | 1.325 | 15.9 | 1.367 | 16.4 | Four units | 65% | 5% (min £499 max £3750) | 12.5% (max £4950) |

Gold

- Employed applicants only
- Minimum property value £150K
- Minimum income £15K
- No CCJs or defaults in last 12 Months
- No arrears on mortgage/secured/unsecured in last 12 months
- Minimum age 21 and mortgage to complete before age 80.

Plan A

- Employed, Self-Employed & Pension applicants
- Minimum joint income £12K
- One adverse unit
- Minimum age 21 and mortgage to complete before age 80

Plan B

As for Plan A but:

- Applicants on benefits income considered
- Maximum two adverse units but 1 month maximum mortgage /secured loan arrears in last 12 months.

Plan C

As for Plan B but:

- Maximum of three adverse units but 2 months maximum mortgage /secured loan arrears in last 12 months.

Plan D

As for Plan C but:

- Maximum of four adverse units
- Maximum of 2 months mortgage/secured loan arrears in last 12 month.

Adverse Units

- 1 unit = 1 CCJ/Default in last 12 months for £300 or more.
- 1 unit = maximum of 1 months Mortgage/Secured Loan arrears in last 12 months
- 1 unit = Any Unsecured Credit for £300 or more with 3 or more current missed payments

- IVAs & Debt Management Plans = normal rules apply in relation to units per default & IVAs must be settled with the loan proceeds
- Ignore mail order and communications defaults
- Ignore satisfied defaults/CCJs less than £3K
- **Bankrupt within last 5 years not acceptable**

Information for all plans

- Surplus Net Income £100 per month required
- We will use a maximum of 50% DTI calculation on all plans to include all secured and unsecured credit.

Plans

- 2 year fixed rates are available on a minimum 2 year loan term
- 5 year fixed rates are available on a minimum 5 year loan term

Reversion rate is the 2 year fixed rate for each plan