



Professionals

- Free standard valuation**
- Fee assisted remortgage legals**
- All products portable
- 5% annual overpayments

	tgage oduct	Product code	Max LTV	Interest rate payable	Minimum Loan	Product features	Reverts to	Booking fee (payable upfront and non- refundable)	Arrangement fee (maybe added to the loan subject to max LTV)	ERCs (early repayment charges)
2 vear o	ear discount	DSP509	75%	2.19%	£50,000	Discounted rate until 30.09.2018	SVR	£299	£699	3% to 30.09.2017 2% to 30.09.2018
,		DSP510	80%	2.69%				£299	£699	
3 vear d	ear discount	DSP511	75%	2.19%	£50,000	Discounted rate until 30.09.2019		£299	£699	3% to 30.09.2018 2% to 30.09.2019
, , ,		DSP512	80%	2.69%				£299	£699	

Application outside of criteria? We will always take a look

Notes:

**Fees assisted remortgage legals: Our free remortgage legal service is available when using the Society's nominated legal firm and we will pay for the standard legal work involved in moving the mortgage to the Society. Your client may incur some costs in redeeming their mortgage. If the mortgage does not complete, no legal costs are incurred.

**Free standard valuation: Valuation free up to property value of £500k, thereafter a charge will apply. If the mortgage does not complete and the valuation has been carried out, the valuation fee in non-refundable and non-transferrable.

Standard variable rate (SVR): Our current SVR is 5.95%

Get in touch



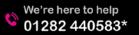


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FOR INTERMEDIARY PROFESSIONALS ONLY





GENERAL CRITERIA

APPLICATION

Maximum LTV 75% LTV on Interest Only

Can be topped up with 5% on repayment to

80% LTV.

Acceptable Term 5-35 years (up to age 70 or planned

retirement, whatever is earlier)

Minimum Loan £50,000

£250,000 (if above please refer). **Maximum Loan**

Minimum property value £135,000 Property value

Purpose of Loan House Purchase or Remortgage

Affordability Affordability is stressed on interest only for

interest only applications

APPLICANT

Minimum age (at 21

time of application)

Maximum age (at 40

time of application)

EMPLOYMENT

Employment Permanent or newly contracted

Self Projections provided by practice based

Employment on trading accounts

Applicants must be in receipt of earned Income

or self employed income

Income Multipliers Up to £30,000 = 4.5x

(joint or single) Up to £50,000 = 5.5x

Above £50,000 = 6x

INTEREST ONLY

Interest Only Available up to 75% LTV

> If the loan is accepted on interest only, the loan will revert to repayment after the first product expiry if there is no suitable

repayment vehicle in place.

Acceptable repayment vehicle

ISA's, Investments, Sale of Property, Bonus led capital repayment, partnership accounts,

share portfolio.

ACCEPTABLE PROFESSIONS

Acceptable

Architects

Barristers

Medical Doctors Solicitors

Vets

Professions

Accountants Actuaries

Dentists **Engineers** Optometrists **Pharmacists**

Get in touch





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