

Mainstream product guide

September 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
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 01/02/2016 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 01/02/2012 4% of the amount being repaid to 01/02/2013 3% of the amount being repaid to 01/02/2014 3% of the amount being repaid to 01/02/2015 3% of the amount being repaid to 01/02/2016	£999	AVZ
	7.39 6.3 APR (variable)	85% - £250,001 - £1m 80% - £1m - £2m	until 01/02/2016 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 01/02/2012 4% of the amount being repaid to 01/02/2013 3% of the amount being repaid to 01/02/2014 3% of the amount being repaid to 01/02/2015 3% of the amount being repaid to 01/02/2016	1% of loan	AWA

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 7th September 2010. Current Bank Base Rate 0.50%.

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