

Mainstream product guide

September 2010

Mainstream Mortgages

| | Interest Rate % | LTV | Product | ERCs | Fee* | Code |
|--------------|-----------------------------------|---|---|---|------------|------------|
| Fixed | 5.59 5.3 APR (variable) | 95% - £1k - £150k 90% - £150,001 - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m | until 01/10/2013 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 3% of the amount being repaid to 01/10/2011 2% of the amount being repaid to 01/10/2013 | 1% of loan | LUK |
| | 5.89 5.4 APR (variable) | 95% - £1k - £150k 90% - £150,001 - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m | until 01/10/2014 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 4% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 2% of the amount being repaid to 01/10/2014 | 1% of loan | LUN |
| | 4.89 5.1 APR (variable) | 90% - £1k - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m | until 01/10/2012 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 3% of the amount being repaid to 01/10/2012 | 1% of loan | LUH |
| | 5.39 5.2 APR (variable) | 90% - £1k - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m | until 01/10/2013 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 3% of the amount being repaid to 01/10/2011 2% of the amount being repaid to 01/10/2013 | 1% of loan | LUJ |
| | 5.69 5.4 APR (variable) | 90% - £1k - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m | until 01/10/2014 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 4% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 2% of the amount being repaid to 01/10/2014 | 1% of loan | LUM |
| | 4.39 5.0 APR (variable) | 75% - £1k - £2m | until 01/10/2012 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 3% of the amount being repaid to 01/10/2012 | 1% of loan | LUG |
| | 4.89 5.1 APR (variable) | 75% - £1k - £2m | until 01/10/2013 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 3% of the amount being repaid to 01/10/2011 2% of the amount being repaid to 01/10/2013 | 1% of loan | LUI |
| | 5.09 5.1 APR (variable) | 75% - £1k - £2m | until 01/10/2014 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum; | 4% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 2% of the amount being repaid to 01/10/2014 | 1% of loan | LUL |

* Fee is Product Fee, formerly Arrangement Fee

Available to existing Birmingham Midshires customers only.

Mainstream customers must not have had more than 1 months' arrears in the last 12 months on their Birmingham Midshires mortgage account, and must not currently be in arrears. A product transfer procurement fee will only become payable if the existing Birmingham Midshires account has been open for over 6 months. Full payment of Early Repayment Charges is required before a Product Transfer application can be completed. These will need to be paid in full and cannot be added to the mortgage balance.

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

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