

Self-cert product guide

September 2010

Self-cert Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Fixed	5.49 5.1 APR (variable)	75% - £1k - £1m	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	SMG
	5.99 5.3 APR (variable)	75% - £1k - £1m	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	SMH

* Fee is Product Fee, formerly Arrangement Fee

Available to existing Birmingham Midshires customers only.

Self-cert 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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