

## Product guide

September 2010

### Self Build Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
<b>Tracker</b>	5.49 <b>5.2 APR</b> (variable)	75% - £25,001 - £1m	Bank of England Base Rate +4.99% for 24 months then Bank of England Base Rate +4.24% for the life of the loan Available for Additional Borrowing; Available for Full Status Verified Income Only	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	1.5% of loan	<b>IBG</b>

\* Fee is Product Fee, formerly Arrangement Fee

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

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