



Residential Mortgages

Product Guide

27 October 2026



Office based
underwriting support



Referrals
considered



On-site
legal team

If in doubt, please call or email us.

Our dedicated broker support team would be delighted to discuss your case

Email: mortgagesales@westoneloans.co.uk

Tel: 0333 1234556

www.westoneloans.co.uk/residential-mortgages

New



2 Year Trackers
Starting at BBR+1.85%



Interest Only
available up to age 75



£25k - £1.5m with
loans up to £2.5m
considered by referral



No credit score: each
case is assessed on its
own merits



Skilled Worker Visa
accepted up to 85%
LTV



Employed, 1 year self-
employed and
contractors



Capital Raise up to
85% for Debt
Consolidation

Limited
Time

Zero application fees
for a limited period.
Selected products
available fee free



Loan terms 5- 40 years
with maximum age of
85 at the end of the
term



LTI Boost Range
offering uncapped
LTI's with rates
starting from 5.64%



Gifted equity
and deposits



Married (sole
proprietor) /
co-habiting
borrowers

Credit Tiers

	Premier Plus	Premier	Platinum	Prime Plus	Prime	Near Prime
Max LTV	85%	90%	90%	85%	80%	75%
Satisfied Defaults	0 > £500 in 72 months	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
Unsatisfied Defaults	0 > £500 in 72 months	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months
Satisfied CCJs	0 > £500 in 72 months	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
Unsatisfied CCJs	0 in 72 months	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months
Max CCJ Value	£500	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable
Secured Arrears	0 in 36 months and up to date	0 in 36 months and up to date	0 in 24 months and up to date	0 in 12 months and up to date	1 in 12, none in 6 months	1 in 12, none in 3 months
Unsecured Arrears	3 in 12 months > £500 and up to date	1 in 12 months > £500 and up to date	2 in 12 months > £500 and up to date	Accepted when being cleared by the mortgage	Accepted when being cleared by the mortgage	Accepted
Payday / High Interest / Short Term Loans	0 in 36 months	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds
Bankruptcies/IVAs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months
Reposessions	Not accepted	Not accepted	Not accepted	Not accepted	Not accepted	Not accepted

(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).

Products							
Category	Product Type	Min Loan	65%	75%	80%	85%	Product Fee
			Max loan: £1.5m	Max loan: £1m	Max Loan: £750k	Max Loan: £600k	
Core Max 5.5x LTI	2-year fixed	£25k	6.34%	6.39%	6.54%	7.29%	£1,495
	5-year fixed	£25k	6.23%	6.23%	6.46%	6.95%	£1,495
	2-year discount tracker	£25k	BBR + 1.85%	BBR + 1.95%	BBR + 2.25%	BBR + 2.85%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.35%	BBR + 2.45%	BBR + 2.75%	BBR + 3.35%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	6.99%	7.04%	7.19%	7.94%	£0
	5-year fixed	£25k	6.53%	6.53%	6.76%	7.25%	£0
	2-year fixed	£75k Free Valuation	7.14%	7.19%	7.34%	8.09%	£0
	5-year fixed	£75k Free Valuation	6.60%	6.60%	6.83%	7.32%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.54%	6.59%	6.74%	7.49%	£1,495
	5-year fixed	£25k	6.43%	6.43%	6.76%	7.15%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	£1,495
	2-year fixed	£250k	6.14%	6.19%	6.34%		1%
	5-year fixed	£250k	6.23%	6.23%	6.46%		1%
	2-year fixed	£250k	5.64%	5.69%	5.84%		2%
	5-year fixed	£250k	6.03%	6.03%	6.26%		2%

Key criteria		
Acceptable adverse Satisfied defaults: 0 for balances >£500 in 72 months Unsatisfied defaults: 0 for balances >£500 in 72 months Satisfied CCJs: 0 for balances >£500 in 72 months Unsatisfied CCJs: 0 in 72 months Max total CCJ value: £500 Secured arrears: 0 in 36 months and up to date Unsecured arrears: 3 in 12 months for balances >£500 and up to date Payday loans: 0 in 36 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Repossessions: Not accepted (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Applicant Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% 2yr tracker 2%/0% Additional Criteria Self employed: 2 years trading history Employed: Minimum time employed of 3 months. First Time Buyers: Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; Borrowers living with family accepted. Interest only: Unencumbered: Not available for LTI Boost & Remortgage Only Limited Edition New Build: Max LTV: houses - 85%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.
Loan Term Minimum - 5 years ; maximum - 40 years	Loan Amount Larger Loans up to £2.5m considered by referral. Lender fee is excluded from LTV Unencumbered: Loan sizes are capped at £500,000 and max LTV is 75%.	
Repayment methods - Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.		

Products								
Category	Product Type							Product Fee
		Min Loan	65%	75%	80%	85%	90%	
Core Max 5.5x LTI	2-year fixed	£25k	6.44%	6.49%	6.64%	7.39%	8.01%	£1,495
	5-year fixed	£25k	6.33%	6.33%	6.58%	7.05%	7.88%	£1,495
	2-year discount tracker	£25k	BBR + 1.95%	BBR + 2.05%	BBR + 2.35%	BBR + 2.95%	BBR + 3.35%	£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.45%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.09%	7.14%	7.29%	8.04%	8.66%	£0
	5-year fixed	£25k	6.63%	6.63%	6.88%	7.35%	8.18%	£0
	2-year fixed Free Valuation	£75k	7.24%	7.29%	7.44%	8.19%	8.81%	£0
	5-year fixed Free Valuation	£75k	6.70%	6.70%	6.95%	7.42%	8.25%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.64%	6.69%	6.84%	7.59%		£1,495
	5-year fixed	£25k	6.53%	6.53%	6.88%	7.25%		£1,495
	Lifetime tracker w/o ERC	£25k	BBR + 2.65%	BBR + 2.75%	BBR + 3.05%	BBR + 3.65%		£1,495
	2-year fixed	£250k	6.24%	6.29%	6.44%			1%
	5-year fixed	£250k	6.33%	6.33%	6.58%			1%
	2-year fixed	£250k	5.74%	5.79%	5.94%			2%
	5-year fixed	£250k	6.13%	6.13%	6.38%			2%

Key criteria			
Acceptable adverse		Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 36 months	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Fees cannot be added above gross maximum LTV of 90% or £199
Unsatisfied defaults:	0 for balances >£500 in 36 months		ERCs
Satisfied CCJs:	0 for balances >£500 in 36 months		2yr fix 2%/1%
Unsatisfied CCJs:	0 for balances >£500 in 36 months		5yr fix 5%/5%/4%/3%/2%
Max total CCJ value:	£5,000		2yr tracker 2%/0%
Secured arrears:	0 in 36 months and up to date		Additional Criteria
Unsecured arrears:	1 in 12 months for balances >£500 and up to date		Self employed: 2 years trading history
Payday loans:	0 in 36 months		Employed: Minimum time employed of 3 months.
Discharged DMPs:	0 in 72 months		First Time Buyers: Allowed up to plan max LTV. Additional applicants considered where the
Current DMPs:	Not accepted		have not owned a property in the last 5 years; Borrowers living with family accepted.
Bankruptcies / IVAs:	0 in 72 months	Unencumbered: Not available for LTI Boost & Remortgage Only Limited Edition	
Repossessions:	Not accepted	New Build: max LTV: houses - 90%, flats - 75%.	
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability.		N.b. valuation is the lower of OMV or purchase price net of builder deposits.	
(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).		Debt consolidation: Available up to 90% LTV.	
Loan Term		All unsecured debts are paid directly from BACS. Not permitted for interest only.	
Minimum - 5 years ; maximum - 40 years		Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency.	
		Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM	

Products								
Category	Product Type	Min Loan	65%	75%	80%	85%	90%	Product Fee
			Max loan: £1.5m	Max loan: £1m	Max Loan: £750k	Max Loan: £600k	Max Loan: £500k	
Core Max 5.5x LTI	2-year fixed	£25k	6.49%	6.54%	6.74%	7.44%	8.06%	£1,495
	5-year fixed	£25k	6.38%	6.43%	6.73%	7.25%	7.93%	£1,495
	2-year discount tracker	£25k	BBR + 2.05%	BBR + 2.15%	BBR + 2.45%	BBR + 3.05%	BBR + 3.45%	£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.14%	7.19%	7.39%	8.09%	8.71%	£0
	5-year fixed	£25k	6.68%	6.73%	7.03%	7.55%	8.23%	£0
	2-year fixed	£75k	7.29%	7.34%	7.54%	8.24%	8.86%	£0
	5-year fixed	£75k	6.75%	6.80%	7.10%	7.62%	8.30%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.69%	6.74%	6.94%	7.64%		£1,495
	5-year fixed	£25k	6.58%	6.63%	6.93%	7.45%		£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%		£1,495
	2-year fixed	£250k	6.29%	6.34%	6.54%			1%
	5-year fixed	£250k	6.38%	6.43%	6.73%			1%
	2-year fixed	£250k	5.79%	5.84%	6.04%			2%
	5-year fixed	£250k	6.18%	6.23%	6.53%			2%

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months Unsatisfied defaults: 0 for balances >£500 in 24 months Satisfied CCJs: 0 for balances >£500 in 24 months Unsatisfied CCJs: 0 for balances >£500 in 24 months Max total CCJ value: Over £5000 by referral Secured arrears: 0 in 24 months and up to date Unsecured arrears: Max Status 2 in 12 months for balances >£500 and UTD Payday loans: 0 in 24 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Repossessions: Not accepted (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% 2yr tracker 2%/0% Additional Criteria Self employed: 2 years trading history Employed: Minimum time employed of 3 months. First Time Buyers: Accepted Borrowers living with family accepted. Unencumbered: Not available for LTI Boost & Remortgage Only Limited Edition New Build: max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Property: Lending in rural areas is on a referral basis; please refer to your TDBM or RAM.
Loan Term	Loan Amount	
Minimum - 5 years ; maximum - 40 years	Minimum loan size: For Remortgage Only Limited Edition: £100,000. For other plans: £25,000 Unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	

Products							
Category	Product Type	Min Loan	65%	75%	80%	85%	Product Fee
			Max Loan: £1.5m	Max Loan: £1m	Max Loan: £750k	Max Loan: £600k	
Core Max 5.5x LTI	2-year fixed	£25k	6.79%	6.84%	7.04%	7.66%	£1,495
	5-year fixed	£25k	6.68%	6.73%	6.93%	7.53%	£1,495
	2-year discount tracker	£25k	BBR + 2.25%	BBR + 2.35%	BBR + 2.65%	BBR + 3.25%	£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	7.44%	7.49%	7.69%	8.31%	£0
	5-year fixed	£25k	6.98%	7.03%	7.23%	7.83%	£0
	2-year fixed	£75k	7.59%	7.64%	7.84%	8.46%	£0
	5-year fixed	£75k	7.05%	7.10%	7.30%	7.90%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	6.99%	7.04%	7.24%	7.86%	£1,495
	5-year fixed	£25k	6.88%	6.93%	7.13%	7.73%	£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 2.95%	BBR + 3.05%	BBR + 3.35%	BBR + 3.95%	£1,495
	2-year fixed	£250k	6.59%	6.64%	6.84%		1%
	5-year fixed	£250k	6.68%	6.73%	6.93%		1%
	2-year fixed	£250k	6.09%	6.14%	6.34%		2%
	5-year fixed	£250k	6.48%	6.53%	6.73%		2%

Key criteria		
Acceptable adverse Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Repossessions: Not accepted (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Applicant Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum Income (Excluding LTI Boost): £15,000 for both Capital & Interest and Interest Only Minimum Income for LTI Boost: £50,000 minimum household income LTI Boost: Independent Legal Advice will be required for variable fee products Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	
	Loan Amount Minimum loan size: For Remortgage Only Limited Edition: £100,000. For other plans: £25,000 Unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% 2yr tracker 2%/0% Additional Criteria Self-employed: If trading for under two years, one year of accounts is acceptable. Employed: Minimum time employed of 3 months. First Time Buyers: Accepted Unencumbered: Not available for LTI Boost and Remortgage Only Limited Edition New Build: max LTV: houses - 85%, flats - 75% N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM.
Loan Term Minimum - 5 years ; maximum - 40 years		

Products						
Category	Product Type	Min Loan	75%	80%	85%	Product Fee
			Max Loan: £1m	Max Loan: £750k	Max Loan: £600k	
Core Max 5.5x LTI	2-year fixed	£25k	7.39%	7.44%	7.64%	£1,495
	5-year fixed	£25k	7.23%	7.28%	7.53%	£1,495
	2-year discount tracker	£25k	BBR + 2.79%	BBR + 2.89%	BBR + 3.19%	£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 3.29%	BBR + 3.39%	BBR + 3.69%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	8.04%	8.09%	8.29%	£0
	5-year fixed	£25k	7.53%	7.58%	7.83%	£0
	2-year fixed	£75k	8.19%	8.24%	8.44%	£0
	5-year fixed	£75k	7.60%	7.65%	7.90%	£0
LTI Boost Uncapped LTI	2-year fixed	£25k	7.59%	7.64%	7.84%	£1,495
	5-year fixed	£25k	7.43%	7.48%	7.73%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.79%	BBR + 3.49%	BBR + 3.59%	BBR + 3.89%	£1,495

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	
Satisfied defaults: Accepted Unsatisfied defaults: 0 for balances >£500 in 6 months Satisfied CCJs: Accepted Unsatisfied CCJs: 0 for balances >£500 in 6 months Max total CCJ value: Not Applicable Secured arrears: 1 in 12 months and 0 in 6 months Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 6 months Discharged DMPs: 0 in 36 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Repossessions: Not accepted (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £1,000,000 £750,000 £600,000 *for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. 			

Products					
Category	Product Type	Min Loan	65%	75%	Product Fee
Core Max 5.5x LTI	2-year fixed	£25k	8.49%	8.54%	£1,495
	5-year fixed	£25k	8.24%	8.38%	£1,495
	2-year discount tracker	£25k	BBR + 3.65%	BBR + 3.75%	£1,495
	Lifetime Tracker w/o ERC	£25k	BBR + 4.15%	BBR + 4.25%	£1,495
Fee Assist Max 5.5x LTI	2-year fixed	£25k	9.14%	9.19%	£0
	5-year fixed	£25k	8.54%	8.68%	£0
	2-year fixed	Free Valuation £75k	9.29%	9.34%	£0
	5-year fixed	Free Valuation £75k	8.61%	8.75%	£0

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Accepted Unsatisfied defaults: 1 for balances >£500 in 12 months Satisfied CCJs: Accepted Unsatisfied CCJs: 1 for balances >£500 in 12 months Max total CCJ value: Not Applicable Secured arrears: 1 in 12 months and 0 in 3 months Unsecured arrears: Accepted Payday loans: 0 in 3 months Discharged DMPs: Accepted with satisfactory explanation Current DMPs: Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation. Bankruptcies / IVAs: 0 in 72 months Repossessions: Not accepted (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £750,000 £500,000 *for unencumbered: loan sizes are capped at £500,000	65% 75%	Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Lender fee is excluded from LTV calculation. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% 2yr tracker 2%/0% Additional Criteria Self-employed: If trading for under two years, one year of accounts is acceptable. Employed: Minimum time in employment of 3 months First Time Buyers: Not accepted Interest only: Not available New build: Flats and houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 75% LTV - all unsecured debts are paid directly from BACS. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Property: Lending in rural areas is on a referral basis: please refer to your TDBM or RAM
Loan Term Minimum - 5 years ; maximum - 40 years	Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.			
Repayment methods Capital and interest				
Affordability will be calculated according to the repayment method selected.				