

# Residential Mortgages

## Product Guide

22<sup>nd</sup> May 2026

 Premier
  Platinum
  Prime Plus  
 Prime
  Near Prime
  Right to Buy and Shared Ownership



Office based underwriting support



Fast Track re-mortgage service



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: [brokersupport@westoneloans.co.uk](mailto:brokersupport@westoneloans.co.uk)

Tel: 0333 1234556

[www.westoneloans.co.uk/residential-mortgages](http://www.westoneloans.co.uk/residential-mortgages)



Extra product range offering up to 97.5% LTV



AVMs available for purchase and remortgage up to 85% LTV



Right to Buy and Shared Ownership (up to 100% LSV)



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 90% LTV



Remortgage Only Limited Edition available

NEW



Employed, 1 year self-employed and contractors



Capital Raise up to 97.5% for Debt Consolidation



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



England, Wales and Scotland



Gifted equity and deposits



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's & Interest Only repayment

NEW



Fast track legal services available for remortgage applications with no legal fees.

		Products								
Category	Product Type	65%	75%	80%	85%	90%	95%	97.5%	Product Fee	
NEW Remortgage Only Limited Edition 85% LTV Max 5.5x LTI	Maximum loan size	£750,000							-	
	2-year fixed	6.84%			7.49%		(i) Free fast track legal service included		£0	
	5-year fixed	6.24%			6.89%		(ii) Unencumbered remortgages do not qualify for this product		£0	
Core 95% LTV Max 5.5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	£500,000	£500,000 <b>FTB Only</b>	-	
	2-year fixed	6.24%	6.29%	6.44%	6.94%	7.59%	8.09%		£1,495	
	5-year fixed	6.04%	6.09%	6.19%	6.64%	7.39%	7.89%		£1,495	
	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%		£1,495	
Fee Assist 95% LTV Max 5.5x LTI	2-year fixed	6.89%	6.94%	7.09%	7.59%	8.24%	8.74%		£0	
	5-year fixed	6.29%	6.34%	6.54%	7.04%	7.69%	8.19%		£0	
	2-year fixed	6.98%	7.03%	7.18%	7.68%	8.31%	8.81%		£0	
	5-year fixed	6.35%	6.40%	6.60%	7.10%	7.73%	8.23%		£0	
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.64%	6.69%	6.84%					£1,495	
	5-year fixed	6.44%	6.49%	6.69%					£1,495	
	Lifetime tracker w/o ERC	BBR + 2.95%	BBR + 3.05%	BBR + 3.35%					£1,495	
	Maximum loan size	-	-	-	£1,000,000	£850,000	£600,000	£500,000		
Extra 97.5% LTV Max 6.5x LTI	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 97.5%.			7.42%	8.17%	8.52%	8.92%	£1,495	
	5-year fixed				6.94%	7.69%	8.04%	8.44%	£1,495	
	2-year fixed	Fee assist					8.82%	9.17%	£0	
	5-year fixed	Fee assist					7.99%	8.34%	£0	

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required. Only available as capital repayment.

Remark: Fees cannot be added above gross maximum LTV of 90% on our Core range

#### Key criteria

Acceptable adverse	Applicant	Fees
<p><b>Satisfied defaults:</b> 0 for balances &gt;£500 in 36 months</p> <p><b>Unsatisfied defaults:</b> 0 for balances &gt;£500 in 36 months</p> <p><b>Satisfied CCJs:</b> 0 for balances &gt;£500 in 36 months</p> <p><b>Unsatisfied CCJs:</b> 0 for balances &gt;£500 in 36 months</p> <p><b>Max total CCJ value:</b> £5,000</p> <p><b>Secured arrears:</b> 0 in 36 months and up to date</p> <p><b>Unsecured arrears:</b> 1 in 12 months for balances &gt;£500 and up to date</p> <p><b>Payday loans:</b> 0 in 36 months</p> <p><b>Discharged DMPs:</b> 0 in 72 months</p> <p><b>Current DMPs:</b> Not accepted</p> <p><b>Bankruptcies / IVAs:</b> 0 in 72 months</p> <p><b>Extra Products Only:</b> Defaults &gt; £10k by referral only</p> <p><b>Repossessions:</b> Not accepted</p> <p>(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).</p>	<p><b>Minimum age:</b> 21 years, <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday</p> <p><b>Maximum number of applicants:</b> 2</p> <p><b>Minimum income for capital repayment:</b> Core: £15,000 main income earner; LTI Boost: £50,000 household income</p> <p><b>Minimum income for interest only:</b> £15,000 main income earner</p> <p><b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction</p> <p><b>Within 10 years of retirement:</b> Work off lower of current income or pension income</p> <p><b>Bonus / Overtime / Commission:</b> Up to 100% can be used if regular and consistent</p> <p><b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.</p>	<p><b>Application fee:</b> £199</p> <p><b>For fee assist products,</b> the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.</p> <p><b>ERCs</b></p> <p><b>2yr fix</b> 2%/1%</p> <p><b>5yr fix</b> 5%/5%/4%/3%/2%</p> <p><b>Additional Criteria</b></p> <p><b>Self employed: Extra:</b> 1 year trading history, <b>Other plans:</b> 2 years trading history</p> <p><b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral</p> <p><b>First Time Buyers:</b> Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; <b>Borrowers living with family accepted.</b></p> <p><b>Interest only:</b> Not available for Extra; <b>Unencumbered:</b> Not available for LTI Boost &amp; Remortgage Only Limited Edition</p> <p><b>New Build: Extra max LTV:</b> houses - 92.5%, flats - 85%. <b>Other plans max LTV:</b> houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.</p> <p><b>Debt consolidation: Extra:</b> Available up to 97.5% LTV, <b>Other Plans:</b> Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only.</p> <p><b>Visa holders:</b> Skilled Worker, Health &amp; Care or UK Ancestry visas accepted to 90% LTV provided they have &gt;24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.</p>
<b>Loan Term</b>	<b>Loan Amount</b>	
<b>Minimum</b> - 5 years ; <b>maximum</b> - 40 years	<b>Minimum loan size: For Remortgage Only Limited Edition:</b> £100,000. <b>For other plans:</b> £25,000	
	<b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> 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	
<b>Repayment methods</b>	Capital and interest	Interest only - maximum LTV 75%
	Affordability will be calculated according to the repayment method selected.	

#### AVM CRITERIA\*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£500,000	50%
			5+	£500,000	70%
			6+	£500,000	75%

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.



Fast track legal services available for remortgage applications with no legal fees.

Category	Product Type	Products						Product Fee	
		65%	75%	80%	85%	90%	95%		97.5%
<b>NEW</b> Remortgage Only Limited Edition 85% LTV Max 5.5x LTI	Maximum loan size	£750,000							
	2-year fixed <b>Free Valuation</b>	6.89%			7.54%			(i) Free fast track legal service included	
	5-year fixed <b>Free Valuation</b>	6.29%			6.94%			(ii) Unencumbered remortgages do not qualify for this product	
<b>Core</b> 90% LTV Max 5.5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000	£500,000	-		
	2-year fixed	6.29%	6.34%	6.49%	6.99%	7.64%		£1,495	
	5-year fixed	6.09%	6.14%	6.34%	6.79%	7.44%		£1,495	
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%		£1,495	
<b>Fee Assist</b> 90% LTV Max 5.5x LTI	2-year fixed	6.94%	6.99%	7.14%	7.64%	8.29%		£0	
	5-year fixed	6.34%	6.39%	6.59%	7.09%	7.74%		£0	
	2-year fixed <b>Valuation Refund*</b>	7.03%	7.08%	7.23%	7.73%	8.36%		£0	
	5-year fixed <b>Valuation Refund*</b>	6.40%	6.45%	6.65%	7.15%	7.78%		£0	
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	6.69%	6.74%	6.89%				£1,495	
	5-year fixed	6.49%	6.54%	6.74%				£1,495	
	Lifetime Tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.45%				£1,495	
<b>Extra</b> 97.5% LTV Max 6.5x LTI	Maximum loan size	-	-	-	£1,000,000	£850,000	£600,000	£500,000	
	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation. (iii) LTIs up to 6.5x income for LTV 97.5%.			7.47%	8.22%	8.62%	9.06%	£1,495
	5-year fixed				6.99%	7.74%	8.14%	8.57%	£1,495
	2-year fixed <b>Fee assist</b>						8.87%	9.27%	£0
	5-year fixed <b>Fee assist</b>						8.04%	8.44%	£0

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required. Only available as capital repayment.

Remark: Fees cannot be added above gross maximum LTV of 90% on our Core range

Key criteria		
<b>Acceptable adverse</b>	<b>Applicant</b>	<b>Fees</b>
<p><b>Satisfied defaults:</b> 0 for balances &gt;£500 in 24 months</p> <p><b>Unsatisfied defaults:</b> 0 for balances &gt;£500 in 24 months</p> <p><b>Satisfied CCJs:</b> 0 for balances &gt;£500 in 24 months</p> <p><b>Unsatisfied CCJs:</b> 0 for balances &gt;£500 in 24 months</p> <p><b>Max total CCJ value:</b> Over £5000 by referral</p> <p><b>Secured arrears:</b> 0 in 24 months and up to date</p> <p><b>Unsecured arrears:</b> Max Status 2 in 12 months for balances &gt;£500 and UTD</p> <p><b>Payday loans:</b> 0 in 24 months</p> <p><b>Discharged DMPs:</b> 0 in 72 months</p> <p><b>Current DMPs:</b> Not accepted</p> <p><b>Bankruptcies / IVAs:</b> 0 in 72 months</p> <p><b>Extra Products Only:</b> Defaults &gt; £10k by referral only</p> <p><b>Repossessions:</b> Not accepted</p> <p>(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).</p>	<p><b>Minimum age:</b> 21 years, <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday</p> <p><b>Maximum number of applicants:</b> 2</p> <p><b>Minimum income for capital repayment:</b> Core: £15,000 main income earner; LTI Boost: £50,000 household income</p> <p><b>Minimum income for interest only:</b> £15,000 main income earner</p> <p><b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction</p> <p><b>Within 10 years of retirement:</b> Work off lower of current income or pension income</p> <p><b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent</p> <p><b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.</p>	<p><b>Application fee:</b> £199</p> <p>For <b>fee assist</b> 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.</p> <p><b>ERCs</b></p> <p><b>2yr fix</b> 2%/1%</p> <p><b>5yr fix</b> 5%/5%/4%/3%/2%</p> <p><b>Additional Criteria</b></p> <p><b>Self employed: Extra:</b> 1 year trading history, <b>Other plans:</b> 2 years trading history</p> <p><b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral</p> <p><b>First Time Buyers:</b> Accepted</p> <p><b>Borrowers living with family accepted.</b></p> <p><b>Interest only:</b> Not available for Extra; <b>Unencumbered:</b> Not available for LTI Boost &amp; Remortgage Only Limited Edition</p> <p><b>New Build: Extra max LTV:</b> houses - 90%, flats - 85%. <b>Other plans max LTV:</b> houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.</p> <p><b>Debt consolidation: Extra:</b> Available up to 97.5% LTV, <b>Other Plans:</b> Available up to 90% LTV.</p> <p>All unsecured debts are paid directly from BACS. Not permitted for interest only.</p> <p><b>Visa holders:</b> Skilled Worker, Health &amp; Care or UK Ancestry visas accepted provided they have &gt;24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.</p>
<b>Loan Term</b>	<b>Loan Amount</b>	
Minimum - 5 years ; maximum - 40 years	<p><b>Minimum loan size: For Remortgage Only Limited Edition:</b> £100,000. <b>For other plans:</b> £25,000</p> <p><b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%</p> <p>Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV</p>	
<b>Repayment methods</b> Capital and interest	Interest only - maximum LTV 75%	Affordability will be calculated according to the repayment method selected.

AVM CRITERIA*					
For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£500,000	50%
			5+	£500,000	70%
			6+	£500,000	75%

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

NEW



Fast track legal services available for remortgage applications with no legal fees.

NEW

		Products						
Category	Product Type	65%	75%	80%	85%	90%	95%	Product Fee
<b>Remortgage Only Limited Edition</b> 85% LTV Max 5.5x LTI	Maximum loan size	£750,000						
	2-year fixed		7.14%			7.79%		(i) Free fast track legal service included £0
	5-year fixed		6.54%			7.19%		(ii) Unencumbered remortgages do not qualify for this product £0
<b>Core</b> 85% LTV Max 5.5x LTI	Maximum loan size	£1,500,000	£1,000,000	£750,000	£600,000			
	2-year fixed	6.54%	6.59%	6.74%	6.74%	7.24%		£1,495
	5-year fixed	6.34%	6.39%	6.59%	6.59%	7.04%		£1,495
	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%			£1,495
<b>Fee Assist</b> 85% LTV Max 5.5x LTI	2-year fixed	7.19%	7.24%	7.39%	7.39%	7.89%		£0
	5-year fixed	6.59%	6.64%	6.84%	6.84%	7.34%		£0
	2-year fixed	7.28%	7.33%	7.48%	7.48%	7.98%		£0
	5-year fixed	6.65%	6.70%	6.90%	6.90%	7.40%		£0
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	6.94%	6.99%	7.14%				£1,495
	5-year fixed	6.74%	6.79%	6.99%				£1,495
	Lifetime Tracker w/o ERC	BBR + 3.25%	BBR + 3.35%	BBR + 3.65%				£1,495
<b>Extra</b> 95% LTV Max 6.5x LTI	Maximum loan size				£850,000	£700,000	£600,000	
	2-year fixed				7.72%	8.37%	8.69%	£1,495
	5-year fixed				7.24%	7.88%	8.19%	£1,495
	2-year fixed					9.02%	9.34%	£0
	5-year fixed					8.18%	8.49%	£0

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria		
Acceptable adverse	Applicant	Fees
<b>Satisfied defaults:</b> 0 for balances >£500 in 12 months <b>Unsatisfied defaults:</b> 0 for balances >£500 in 12 months <b>Satisfied CCJs:</b> 0 for balances >£500 in 12 months <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 12 months <b>Max total CCJ value:</b> Over £7500 by referral <b>Secured arrears:</b> 0 in 12 months and up to date <b>Unsecured arrears:</b> Accepted where outstanding arrears being cleared by the mortgage <b>Payday loans:</b> 0 in 12 months <b>Discharged DMPs:</b> 0 in 72 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Extra Products Only:</b> Defaults > £10k by referral only <b>Repossessions:</b> 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).	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income for capital repayment:</b> Core: £15,000 main income earner; LTI Boost: £50,000 household income <b>Minimum income for interest only:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement:</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	<b>Application fee:</b> £199 <b>For fee assist products,</b> the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
		<b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2%
		<b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral <b>First Time Buyers:</b> Accepted <b>Interest only:</b> Not available for Extra <b>Unencumbered:</b> Not available for LTI Boost and Remortgage Only Limited Edition <b>New Build: Extra max LTV:</b> houses - 85%, flats - 85%. <b>Other plans max LTV:</b> houses - 85%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. <b>Debt consolidation: Extra:</b> Available up to 95% LTV, <b>Other Plans:</b> Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.
<b>Loan Term</b>		
Minimum - 5 years ; maximum - 40 years	Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	
<b>Repayment methods</b>	Capital and interest	Interest only - maximum LTV 75%
	Affordability will be calculated according to the repayment method selected.	

AVM CRITERIA*					
For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£500,000	50%
			5+	£500,000	70%
			6+	£500,000	75%

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

NEW



Fast track legal services available for remortgage applications with no legal fees.

Products						
Category	Product Type	65%	75%	80%	Product Fee	
<b>Core</b> 80% LTV Max 5.5x LTI	2-year fixed	7.09%	7.14%	7.29%	£1,495	
	5-year fixed	6.89%	6.94%	7.14%	£1,495	
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.69%	£1,495	
<b>Fee Assist</b> 80% LTV Max 5.5x LTI	2-year fixed	7.74%	7.79%	7.94%	£0	
	5-year fixed	7.14%	7.19%	7.39%	£0	
	2-year fixed	Valuation Refund*	7.89%	7.94%	8.09%	£0
	5-year fixed	Valuation Refund*	7.24%	7.29%	7.49%	£0
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	7.49%	7.54%	7.69%	£1,495	
	5-year fixed	7.29%	7.34%	7.54%	£1,495	
	Lifetime Tracker w/o ERC	BBR + 3.79%	BBR + 3.89%	BBR + 4.19%	£1,495	

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required.

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
<b>Satisfied defaults:</b> Accepted <b>Unsatisfied defaults:</b> 0 for balances >£500 in 6 months <b>Satisfied CCJs:</b> Accepted <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 6 months <b>Max total CCJ value:</b> Not Applicable <b>Secured arrears:</b> 1 in 12 months and 0 in 6 months <b>Unsecured arrears:</b> Accepted where outstanding arrears being cleared by the mortgage <b>Payday loans:</b> 0 in 6 months <b>Discharged DMPs:</b> 0 in 36 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Repossessions:</b> 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).	<b>Minimum loan size:</b> £25,000  <b>Maximum loan size*:</b> £1,000,000 £750,000 £600,000 *for 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 calculation.	65% 75% 80%	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income for capital repayment:</b> <b>Core:</b> £15,000 main income earner <b>LTI Boost:</b> £50,000 household income. <b>NEW</b> Now available for interest only up to 75% LTV. <b>Minimum income for interest only:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	<b>Application fee:</b> £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. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time in employment of 3 months <b>First Time Buyers:</b> 12 months current rental history required (applicants living with family considered by referral) <b>Unencumbered:</b> Not available for LTI Boost <b>New build:</b> Flats to 75% LTV, houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits. <b>Debt consolidation:</b> Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
<b>Repayment methods</b> Capital and interest	Interest only - maximum LTV 75%		Affordability will be calculated according to the repayment method selected.	

#### AVM CRITERIA\* - Remortgage Only

Confidence Level	Maximum Loan Size	Maximum LTV	*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	



Fast track legal services available for remortgage applications with no legal fees.

Products				
Category	Product Type	65%	75%	Product Fee
<b>Core</b> 75% LTV Max 5.5x LTI	2-year fixed	8.14%	8.19%	£1,495
	5-year fixed	7.94%	7.99%	£1,495
	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	£1,495
<b>Fee Assist</b> 75% LTV Max 5.5x LTI	2-year fixed	8.79%	8.84%	£0
	5-year fixed	8.24%	8.29%	£0
	2-year fixed	8.94%	8.99%	£0
	5-year fixed	8.34%	8.39%	£0

\*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
<b>Satisfied defaults:</b> Accepted <b>Unsatisfied defaults:</b> 1 for balances >£500 in 12 months <b>Satisfied CCJs:</b> Accepted <b>Unsatisfied CCJs:</b> 1 for balances >£500 in 12 months <b>Max total CCJ value:</b> Not Applicable <b>Secured arrears:</b> 1 in 12 months and 0 in 3 months <b>Unsecured arrears:</b> Accepted <b>Payday loans:</b> 0 in 3 months <b>Discharged DMPs:</b> Accepted with satisfactory explanation <b>Current DMPs:</b> Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation. <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Repossessions:</b> 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).	<b>Minimum loan size:</b> £25,000  <b>Maximum loan size*:</b> £750,000 £500,000 *for unencumbered: loan sizes are capped at £500,000  Loan sizes up to £2.5m considered by referral.	65%  75%	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Loan term to finish by 85th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> 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. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time in employment of 3 months <b>First Time Buyers:</b> Not accepted <b>Interest only:</b> Not available <b>New build:</b> Flats and houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits. <b>Debt consolidation:</b> Available up to 75% LTV - all unsecured debts are paid directly from BACS. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
<b>Loan Term</b>	Lender fee is excluded from LTV calculation.			
<b>Minimum</b> - 5 years ; <b>maximum</b> - 40 years				
<b>Repayment methods</b> Capital and interest	Affordability will be calculated according to the repayment method selected.			

#### AVM CRITERIA\* - Remortgage Only

Confidence Level	Maximum Loan Size	Maximum LTV	*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	



Products				
Category	Product Type	75% OMV	Product Fee	
<b>Right to Buy - Purchase Only</b> 75% LTV    Max 5.5x LTI	2-year fixed	7.04%	£1,495	
	5-year fixed	6.69%	£1,495	
	2-year fixed	Fee assist	7.64%	£0
	5-year fixed	Fee assist	7.04%	£0
	2-year fixed	Fee assist    Valuation Refund*	7.79%	£0
	5-year fixed	Fee assist    Valuation Refund*	7.14%	£0

\*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
<b>Satisfied defaults:</b> 0 for balances >£500 in 12 months <b>Unsatisfied defaults:</b> 0 for balances >£500 in 12 months <b>Satisfied CCJs:</b> 0 for balances >£500 in 12 months <b>Unsatisfied CCJs:</b> 0 for balances >£500 in 12 months <b>Max total CCJ value:</b> Over £7500 by referral <b>Secured arrears:</b> 0 in 12 months and up to date <b>Unsecured arrears:</b> Accepted if up to date <b>Payday loans:</b> 0 in 12 months <b>Discharged DMPs:</b> 0 in 72 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Repossessions:</b> 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).	<b>Minimum loan size:</b> £25,000  <b>Maximum loan size*:</b> £500,000 *Loans over £500,000 considered by referral	75%	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Loan term to finish by 85th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> 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. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time in employment of 3 months <b>First Time Buyers:</b> Accepted <b>Interest only:</b> Not available <b>Rental Payments:</b> Last 12 months required <b>Council Flats:</b> Accepted up to 4 stories with minimum property value of £200,000 up to 65% LTV. 5 stories or more with a lift considered by referral <b>Legal Services:</b> Dual representation available exclusively through our closed panel of solicitors. <b>Debt consolidation:</b> Not permitted. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
	<b>Key RTB Criteria</b> Lower of 100% of discounted purchase price or 75% of the OMV			
<b>Loan Term</b> <b>Minimum</b> - 5 years ; <b>maximum</b> - 40 years	<b>Location</b> England and Isle of Wight Only			

Repayment methods    Capital and interest

Affordability will be calculated according to the repayment method selected.



Premier <span style="background-color: #28a745; color: white; padding: 2px;">NEW</span>						
Category	Product Type	95% LSV	100% LSV	Product Fee		
Shared Ownership - Purchases & Remortgages	2-year fixed	6.49%	6.99%	£1,495		
	2-year fixed	Fee assist	7.09%	7.59%	£0	
	2-year fixed	Fee assist	Free Valuation	7.24%	7.74%	£0
	5-year fixed		6.19%	6.54%	£1,495	
	5-year fixed	Fee assist	6.44%	6.79%	£0	
	5-year fixed	Fee assist	Free Valuation	6.54%	6.89%	£0

Platinum <span style="background-color: #28a745; color: white; padding: 2px;">NEW</span>						
Category	Product Type	95% LSV	100% LSV	Product Fee		
Shared Ownership - Purchases & Remortgages	2-year fixed	6.54%	7.04%	£1,495		
	2-year fixed	Fee assist	7.14%	7.64%	£0	
	2-year fixed	Fee assist	Free Valuation	7.29%	7.79%	£0
	5-year fixed		6.24%	6.59%	£1,495	
	5-year fixed	Fee assist	6.49%	6.84%	£0	
	5-year fixed	Fee assist	Free Valuation	6.59%	6.94%	£0

Prime Plus						
Category	Product Type	95% LSV	100% LSV	Product Fee		
Shared Ownership - Purchases & Remortgages	2-year fixed	6.79%	7.29%	£1,495		
	2-year fixed	Fee assist	7.39%	7.89%	£0	
	2-year fixed	Fee assist	Free Valuation	7.54%	8.04%	£0
	5-year fixed		6.49%	6.84%	£1,495	
	5-year fixed	Fee assist	6.74%	7.09%	£0	
	5-year fixed	Fee assist	Free Valuation	6.84%	7.19%	£0

**NEW Free Valuation Product Option:**

Includes 1 Free Valuation and 1 Free Re-Inspection

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
<b>Satisfied defaults:</b> <Please refer to the Credit Tiers on page 9> <b>Unsatisfied defaults:</b> <Please refer to the Credit Tiers on page 9> <b>Satisfied CCJs:</b> <Please refer to the Credit Tiers on page 9> <b>Unsatisfied CCJs:</b> <Please refer to the Credit Tiers on page 9> <b>Max total CCJ value:</b> <Please refer to the Credit Tiers on page 9> <b>Secured arrears:</b> <Please refer to the Credit Tiers on page 9> <b>Unsecured arrears:</b> <Please refer to the Credit Tiers on page 9> <b>Payday loans:</b> <Please refer to the Credit Tiers on page 9> <b>Discharged DMPs:</b> 0 in 72 months <b>Current DMPs:</b> Not accepted <b>Bankruptcies / IVAs:</b> 0 in 72 months <b>Repossessions:</b> 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).	<b>Minimum loan size:</b> £25,000  <b>Maximum loan size*:</b> £450,000 (London) £400,000 (outside of London) *Loans over £450,000 considered by referral	75% 75%	<b>Minimum age:</b> 21 years <b>Maximum age:</b> Loan term to finish by 85th birthday <b>Maximum number of applicants:</b> 2 <b>Minimum income:</b> £15,000 main income earner <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction <b>Within 10 years of retirement</b> Work off lower of current income or pension income <b>Bonus/ Overtime/ Commission</b> Up to 100% can be used if regular and consistent <b>Married / Co-habiting applicants</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	<b>Application fee:</b> £199 For <b>fee assist</b> 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. <b>ERCs</b> <b>2yr fix</b> 2%/1% <b>5yr fix</b> 5%/5%/4%/3%/2% <b>Additional Criteria</b> <b>Self employed:</b> Minimum 1 year trading history <b>Employed:</b> Minimum time in employment of 3 months <b>First Time Buyers:</b> Accepted <b>Interest only:</b> Not available <b>Affordability:</b> Rental payment to be factored in <b>New build:</b> Flats up 75% LTV, houses up to plan max LTV <b>Legal Services:</b> Dual representation available exclusively through our closed panel of solicitors. <b>Debt consolidation:</b> Not permitted. <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
<b>Loan Term</b>				
Minimum - 5 years ; maximum - 40 years				
<b>Location</b>				
1. England, Wales and Isle of Wight Only 2. Available for shared ownership schemes registered in England and Wales with the Homes Community Agency (Homes England) and the Welsh Assembly (Shared Ownership Wales)				
<b>Key Shared Ownership Criteria</b>				
1. Up to 100% of shares being purchased up to a maximum of 75% of OMV 2. Minimum/maximum share: 25%/75% 3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100% 4. Like for like remortgages accepted where applicants have owned their share of the property for at least 12 month 5. Capital raising not permitted other than for transfer of equity transactions or staircasing				
<b>Repayment methods</b>		Capital and interest		
Affordability will be calculated according to the repayment method selected.				

# Credit Tiers

	Premier (incl. Shared Ownership)	Platinum (incl. Shared Ownership)	Prime Plus (incl. Right to Buy & Shared Ownership)	Prime	Near Prime
<i>Max LTV</i>	<i>Premier: 97.5% Shared Ownership: 75%</i>	<i>Platinum: 97.5% Shared Ownership: 75%</i>	<i>Prime Plus: 95% Right to Buy &amp; Shared Ownership: 75%</i>	<b>80.0%</b>	<b>75.0%</b>
<b>Satisfied Defaults</b>	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
<b>Unsatisfied Defaults</b>	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
<b>Satisfied CCJs</b>	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted
<b>Unsatisfied CCJs</b>	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
<b>Max CCJ Value</b>	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable
<b>Secured Arrears</b>	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
<b>Unsecured Arrears</b>	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
<b>Payday / High Interest / Short Tem Loans</b>	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months
<b>Discharged DMPs</b>	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation
<b>Current DMPs</b>	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds
<b>Bankruptcies/IVAs</b>	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months
<b>Repossessions</b>	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).