

# Residential Mortgages

## Product Guide

30 June 25

 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)



Purchases and Remortgages up to 90% LTV



Unencumbered property



First Time Buyers up to 95% LTV



Right to Buy and Shared Ownership



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



Employed, 1 year self-employed and contractors



Capital Raise up to 90% for Debt Consolidation



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



England, Wales and Scotland



Improved AVM criteria for remortgages and transfer of equity mortgages



Gifted deposits and developer incentives



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's over 5.0 times income

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

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

Products									
Category	Product Type	65%	70%	75%	80%	85%	90%	95% <sup>(FTB Only)</sup>	Product Fee
Core <span>95% LTV</span> <span>Max 5x LTI</span>	2-year fixed	5.39%	5.49%	5.49%	5.64%	6.19%	6.94%	7.34%	£1,495
	5-year fixed	5.54%	5.64%	5.64%	5.79%	6.34%	6.99%	7.49%	£1,495
	5-year fixed <span>£1,000 Cashback</span> <span>£75k min. loan</span>	5.79%	5.89%	5.89%	6.04%	6.59%	7.34%	7.74%	£1,495
	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%	£1,495
Fee Assist <span>95% LTV</span> <span>Max 5x LTI</span>	2-year fixed	6.04%	6.14%	6.14%	6.29%	6.84%	7.59%	7.99%	£0
	5-year fixed	5.79%	5.89%	5.89%	6.04%	6.64%	7.39%	7.79%	£0
	2-year fixed <span>Valuation Refund*</span>	6.13%	6.23%	6.23%	6.38%	6.93%	7.66%	8.06%	£0
	5-year fixed <span>Valuation Refund*</span>	5.85%	5.95%	5.95%	6.10%	6.70%	7.43%	7.83%	£0
LTI Boost** <span>80% LTV</span> <span>Uncapped LTI</span>	2-year fixed	5.79%	5.89%	5.89%	6.04%				£1,495
	5-year fixed	5.94%	6.04%	6.04%	6.19%				£1,495
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%				£1,495

\*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	Loan Amount	LTV Limit	Applicant	Fees	
Satisfied defaults: 0 for balances >£500 in 36 months	Minimum loan size:		Minimum age: 21 years	Application fee:	£199
Unsatisfied defaults: 0 for balances >£500 in 36 months	£25,000		Maximum age:	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.	
Satisfied CCJs: 0 for balances >£500 in 36 months			Capital Repayment = Loan term to finish by 85th birthday		
Unsatisfied CCJs: 0 for balances >£500 in 36 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	ERCs	
Max total CCJ value: £5,000	£1,500,000	65%	Maximum number of applicants: 2	2yr fix	2%/1%
Secured arrears: 0 in 36 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	5yr fix	5%/5%/4%/3%/2%
Unsecured arrears: 1 in 12 months for balances >£500 and up to date	£1,000,000	75%	Core: £15,000 main income earner	Additional Criteria	
Payday loans: 0 in 36 months	£750,000	80%	LTI Boost: £50,000 household income		
Discharged DMPs: 0 in 72 months	£600,000	85%	Minimum income for interest only:	Self employed: Minimum 2 year trading history	
Current DMPs: Not accepted	£500,000	90%	£15,000 main income earner		
Bankruptcies / IVAs: 0 in 72 months	£500,000	95%	Over 10 years from retirement:	Employed: Minimum time in employment of 3 months	
(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).	*for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%.		Work off current income with proof of pension		
			Within 10 years of retirement:	First time buyer: Accepted. For 95% LTV: additional applicants considered where they have not owned a property in the last 5 years.	
			Work off lower of current income or pension income		
	Loan sizes up to £2.5m considered by referral.		Bonus / Overtime / Commission:	Borrowers living with family accepted.	
	Lender fee is excluded from LTV calculation capped at max of 90% LTV.		Up to 100% can be used if regular and consistent		
			Married / Co-habiting applicants	Interest only: Not available for LTI Boost	
			Applications from married individuals applying in their sole name accepted. We can also consider adding		
Loan Term	Fees cannot be added above gross maximum LTV of 90%.		non-owning spouses / partners to mortgage application.	Unencumbered: Not available for LTI Boost	
Minimum - 5 years ; maximum - 40 years					
				New build: Flats up 75% LTV, houses up to 90% LTV	
				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 to 90% LTV provided they have >24 months UK residency.	

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

## AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

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)



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

Products								
Category	Product Type	65%	70%	75%	80%	85%	90%	Product Fee
Core 90% LTV Max 5x LTI	2-year fixed	5.49%	5.59%	5.59%	5.74%	6.29%	7.04%	£1,495
	5-year fixed	5.64%	5.74%	5.74%	5.89%	6.44%	7.19%	£1,495
	5-year fixed <b>£1,000 Cashback</b> <b>£75k min. loan</b>	5.89%	5.99%	5.99%	6.14%	6.69%	7.44%	£1,495
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%	£1,495
Fee Assist 90% LTV Max 5x LTI	2-year fixed	6.14%	6.24%	6.24%	6.39%	6.94%	7.69%	£0
	5-year fixed	5.89%	5.99%	5.99%	6.14%	6.74%	7.49%	£0
	2-year fixed <b>Valuation Refund*</b>	6.23%	6.33%	6.33%	6.48%	7.03%	7.76%	£0
	5-year fixed <b>Valuation Refund*</b>	5.95%	6.05%	6.05%	6.20%	6.80%	7.53%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	5.89%	5.99%	5.99%	6.14%			£1,495
	5-year fixed	6.04%	6.14%	6.14%	6.29%			£1,495
	Lifetime Tracker w/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%			£1,495

\*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	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months	Minimum loan size:		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults: 0 for balances >£500 in 24 months	£25,000		Maximum age:	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.
Satisfied CCJs: 0 for balances >£500 in 24 months			Capital Repayment = Loan term to finish by 85th birthday	
Unsatisfied CCJs: 0 for balances >£500 in 24 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	
Max total CCJ value: Over £5000 by referral	£1,500,000	65%	Maximum number of applicants: 2	ERCs
Secured arrears: 0 in 24 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	2yr fix 2%/1%
Unsecured arrears: Max Status 2 in 12 months for balances >£500 and up to date	£1,000,000	75%	Core: £15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
	£750,000	80%	LTI Boost: £50,000 household income	
Payday loans: 0 in 24 months	£600,000	85%	Minimum income for interest only:	Additional Criteria
Discharged DMPs: 0 in 72 months	£500,000	90%	£15,000 main income earner	Self employed: Minimum 2 year trading history
Current DMPs: Not accepted	*for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%.		Over 10 years from retirement:	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs: 0 in 72 months			Work off current income with proof of pension e.g. payslip showing pension deduction	First Time Buyer: Accepted
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile.			Within 10 years of retirement	Borrowers living with family accepted.
(ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability.	Loan sizes up to £2.5m considered by referral.		Work off lower of current income or pension income	Interest only: Not available for LTI Boost
(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Lender fee is excluded from LTV calculation capped at max of 90% LTV.		Bonus/ Overtime/ Commission	Unencumbered: Not available for LTI Boost
Loan Term	Fees cannot be added above gross maximum LTV of 90%.		Up to 100% can be used if regular and consistent	New build: Flats up 75% LTV, houses up to plan max LTV
Minimum - 5 years; maximum - 40 years			Married / Co-habiting applicants	Debt consolidation: Available up to 90% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only.
			Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.

Repayment method: Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

### AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity



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

Products							
Category	Product Type	65%	70%	75%	80%	85%	Product Fee
<b>Core</b> 85% LTV Max 5x LTI	2-year fixed	5.69%	5.79%	5.79%	5.94%	6.49%	£1,495
	5-year fixed	5.84%	5.94%	5.94%	6.09%	6.64%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	6.09%	6.19%	6.19%	6.34%	6.89%	£1,495
	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%	£1,495
<b>Fee Assist</b> 85% LTV Max 5x LTI	2-year fixed	6.34%	6.44%	6.44%	6.59%	7.14%	£0
	5-year fixed	6.09%	6.19%	6.19%	6.34%	6.94%	£0
	2-year fixed Valuation Refund*	6.43%	6.53%	6.53%	6.68%	7.23%	£0
	5-year fixed Valuation Refund*	6.15%	6.25%	6.25%	6.40%	7.00%	£0
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	6.09%	6.19%	6.19%	6.34%		£1,495
	5-year fixed	6.24%	6.34%	6.34%	6.49%		£1,495
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%		£1,495

\*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	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months	Minimum loan size:		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults: 0 for balances >£500 in 12 months	£25,000		Maximum age:	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.
Satisfied CCJs: 0 for balances >£500 in 12 months			Capital Repayment = Loan term to finish by 85th birthday	
Unsatisfied CCJs: 0 for balances >£500 in 12 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	
Max total CCJ value: Over £7500 by referral	£1,500,000	65%	Maximum number of applicants: 2	<b>ERCs</b>
Secured arrears: 0 in 12 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	2yr fix 2%/1%
Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage	£1,000,000	75%	Core: £15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
	£750,000	80%	LTI Boost: £50,000 household income	
Payday loans: 0 in 12 months	£600,000	85%	Minimum income for interest only:	<b>Additional Criteria</b>
Discharged DMPs: 0 in 72 months			£15,000 main income earner	Self employed: Minimum 1 year trading history
Current DMPs: Not accepted	*for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%.		Over 10 years from retirement:	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs: 0 in 72 months			Work off current income with proof of pension e.g. payslip showing pension deduction	First time buyer: 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).			Within 10 years of retirement	Interest only: Not available for LTI boost
			Work off lower of current income or pension income	Unencumbered: Not available for LTI Boost
			Bonus/ Overtime/ Commission	New build: Flats up 75% LTV, houses up to plan max LTV
			Up to 100% can be used if regular and consistent	Debt consolidation: Available up to 85% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only.
			Married / Co-habiting applicants	Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
	Loan sizes up to £2.5m considered by referral.		Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	
<b>Loan Term</b>	Lender fee is excluded from LTV calculation.			
Minimum - 5 years; maximum - 40 years				

Repayment methods

Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

### AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

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

Products						
Category	Product Type	65%	70%	75%	80%	Product Fee
<b>Core</b> 80% LTV Max 5x LTI	2-year fixed	6.24%	6.34%	6.34%	6.49%	£1,495
	5-year fixed	6.39%	6.49%	6.49%	6.64%	£1,495
	5-year fixed <small>£1,000 Cashback £75k min. loan</small>	6.79%	6.89%	6.89%	7.04%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.39%	BBR + 3.69%	£1,495
<b>Fee Assist</b> 80% LTV Max 5x LTI	2-year fixed	6.89%	6.99%	6.99%	7.14%	£0
	5-year fixed	6.64%	6.74%	6.74%	6.89%	£0
	2-year fixed <small>Valuation Refund*</small>	7.04%	7.14%	7.14%	7.29%	£0
	5-year fixed <small>Valuation Refund*</small>	6.74%	6.84%	6.84%	6.99%	£0
<b>LTI Boost**</b> 80% LTV Uncapped LTI	2-year fixed	6.64%	6.74%	6.74%	6.89%	£1,495
	5-year fixed	6.79%	6.89%	6.89%	7.04%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	BBR + 4.29%	£1,495

\*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	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Accepted	Minimum loan size:		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults: 0 for balances >£500 in 6 months	£25,000		Maximum age:	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.
Satisfied CCJs: Accepted			Capital Repayment = Loan term to finish by 85th birthday	
Unsatisfied CCJs: 0 for balances >£500 in 6 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	
Max total CCJ value: Not Applicable	£1,000,000	65%	Maximum number of applicants: 2	<b>ERCs</b>
Secured arrears: 1 in 12 months and 0 in 6 months	£850,000	70%	Minimum income for capital repayment:	2yr fix 2%/1%
Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage	£750,000	75%	Core: £15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
Payday loans: 0 in 6 months	£600,000	80%	LTI Boost: £50,000 household income	
Discharged DMPs: 0 in 36 months	*for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%.		Minimum income for interest only:	<b>Additional Criteria</b>
Current DMPs: Not accepted			£15,000 main income earner	Self employed: Minimum 1 year trading history
Bankruptcies / IVAs: 0 in 72 months			Over 10 years from retirement:	Employed: Minimum time in employment of 3 months
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile.			Work off current income with proof of pension e.g. payslip showing pension deduction	First Time Buyer: 12 months current rental history required (applicants living with family considered by referral)
(ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability.			Within 10 years of retirement	Interest only: Not available for LTI Boost
(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).			Work off lower of current income or pension income	Unencumbered: Not available for LTI Boost
	Loan sizes up to £2.5m considered by referral.		Bonus/ Overtime/ Commission	New build: Flats up 75% LTV, houses up to plan max LTV
			Up to 100% can be used if regular and consistent	Debt consolidation: Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only.
			Married / Co-habiting applicants	Visa holders: Skilled Worker, Health & Care or UK
			Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Ancestry visas accepted provided they have >24 months UK residency.
<b>Loan Term</b>	Lender fee is excluded from LTV calculation.			
Minimum - 5 years ; maximum - 40 years				

Repayment method: Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

### AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

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

Products					
Category	Product Type	65%	70%	75%	Product Fee
<b>Core</b> 75% LTV Max 5x LTI	2-year fixed	7.29%	7.39%	7.39%	£1,495
	5-year fixed	7.44%	7.54%	7.54%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	7.84%	7.94%	7.94%	£1,495
	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	BBR + 4.25%	£1,495
<b>Fee Assist</b> 75% LTV Max 5x LTI	2-year fixed	7.94%	8.04%	8.04%	£0
	5-year fixed	7.74%	7.84%	7.84%	£0
	2-year fixed Valuation Refund*	8.09%	8.19%	8.19%	£0
	5-year fixed Valuation Refund*	7.84%	7.94%	7.94%	£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
Satisfied defaults: Accepted	Minimum loan size: £25,000		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults: 1 for balances >£500 in 12 months			Maximum age: Loan term to finish by 85th birthday	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.
Satisfied CCJs: Accepted			Maximum number of applicants: 2	
Unsatisfied CCJs: 1 for balances >£500 in 12 months	Maximum loan size*:		Minimum income:	<b>ERCs</b>
Max total CCJ value: Not Applicable	£750,000	65%	£15,000 main income earner	2yr fix 2%/1%
Secured arrears: 1 in 12 months and 0 in 3 months	£650,000	70%	Over 10 years from retirement:	5yr fix 5%/5%/4%/3%/2%
Unsecured arrears: Accepted	£500,000	75%	Work off current income with proof of pension e.g. payslip showing pension deduction	
Payday loans: 0 in 3 months	*for unencumbered: loan sizes are capped at £500,000		Within 10 years of retirement	<b>Additional Criteria</b>
Discharged DMPs: Accepted with satisfactory explanation			Work off lower of current income or pension income	Self employed: Minimum 1 year trading history
Current DMPs: Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation.			Bonus/ Overtime/ Commission	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs: 0 in 72 months			Up to 100% can be used if regular and consistent	First Time Buyer: 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).	Loan sizes up to £2.5m considered by referral.		Married / Co-habiting applicants	Interest only: Not available
<b>Loan Term</b>	Lender fee is excluded from LTV calculation.		Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	New build: Flats up 75% LTV, houses up to plan max LTV
Minimum - 5 years ; maximum - 40 years				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.

Repayment methods Capital and interest

Affordability will be calculated according to the repayment method selected.

### AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity





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

Products			
Category	Product Type	75% OMV	Product Fee
Right to Buy - Purchase Only	2-year fixed	6.54%	£1,495
	5-year fixed	6.49%	£1,495
	5-year fixed <span>£1,000 Cashback</span> <span>£75k min. loan</span>	6.74%	£1,495
	2-year fixed <span>Fee assist</span>	7.14%	£0
	5-year fixed <span>Fee assist</span>	6.84%	£0
<span>75% LTV</span> <span>Max 5x LTI</span>	2-year fixed <span>Fee assist</span> <span>Valuation Refund*</span>	7.29%	£0
	5-year fixed <span>Fee assist</span> <span>Valuation Refund*</span>	6.94%	£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	
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size:		Minimum age: 21 years	Application fee:	£199
Unsatisfied defaults:	0 for balances >£500 in 12 months	£25,000		Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable	
Satisfied CCJs:	0 for balances >£500 in 12 months			Maximum number of applicants: 2	within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.	
Unsatisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*:		Minimum income:		
Max total CCJ value:	Over £7500 by referral	£500,000	75%	£15,000 main income earner	ERCs	
Secured arrears:	0 in 12 months and up to date	*Loans over £500,000 considered by referral		Over 10 years from retirement:	2yr fix	2%/1%
Unsecured arrears:	Accepted if up to date			Work off current income with proof of pension e.g. payslip showing pension deduction	5yr fix	5%/5%/4%/3%/2%
Payday loans:	0 in 12 months			Within 10 years of retirement	Additional Criteria	
Discharged DMPs:	0 in 72 months			Work off lower of current income or pension income	Self employed: Minimum 1 year trading history	
Current DMPs:	Not accepted			Bonus/ Overtime/ Commission	Employed: Minimum time in employment of 3 months	
Bankruptcies / IVAs:	0 in 72 months			Up to 100% can be used if regular and consistent	First time buyer: 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).		The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV		Married / Co-habiting applicants	Interest only: Not available	
				Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Rental Payments: Last 12 months required	
					Council Flats: 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	
					Legal Services: Dual representation available exclusively through our closed panel of solicitors.	
					Debt consolidation: Not permitted.	
					Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.	
<b>Loan Term</b>		<b>Location</b>				
Minimum - 5 years ; maximum - 40 years		England and Isle of Wight Only	Lower of 100% of discounted purchase price or 75% of the OMV			

## Repayment methods

## Capital and interest

Affordability will be calculated according to the repayment method selected.



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

Products					
Category	Product Type	90% LSV	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages	2-year fixed	6.24%	6.34%	6.74%	£1,495
	5-year fixed	6.09%	6.19%	6.59%	£1,495
	5-year fixed <small>£1,000 Cashback £75k min. loan</small>	6.34%	6.44%	6.84%	£1,495
	2-year fixed <small>Fee assist</small>	6.84%	6.94%	7.34%	£0
	5-year fixed <small>Fee assist</small>	6.34%	6.44%	6.84%	£0
	2-year fixed <small>Fee assist Valuation Refund*</small>	6.99%	7.09%	7.49%	£0
	5-year fixed <small>Fee assist Valuation Refund*</small>	6.44%	6.54%	6.94%	£0
	<small>75% LTV Max 5x LTI</small>				

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

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months	Minimum loan size: £25,000		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults: 0 for balances >£500 in 12 months			Maximum age: Loan term to finish by 85th birthday	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.
Satisfied CCJs: 0 for balances >£500 in 12 months	Maximum loan size*:		Maximum number of applicants: 2	
Unsatisfied CCJs: 0 for balances >£500 in 12 months			Minimum income:	
Max total CCJ value: Over £7500 by referral	£450,000 (London)	75%	£15,000 main income earner	ERCs
Secured arrears: 0 in 12 months and up to date	£400,000 (outside of London)	75%	Over 10 years from retirement:	2yr fix 2%/1%
Unsecured arrears: Accepted if up to date	*Loans over £450,000 considered by referral		Work off current income with proof of pension e.g. payslip showing pension deduction	5yr fix 5%/5%/4%/3%/2%
Payday loans: 0 in 12 months			Within 10 years of retirement	Additional Criteria
Discharged DMPs: 0 in 72 months			Work off lower of current income or pension income	Self employed: Minimum 1 year trading history
Current DMPs: Not accepted			Bonus/ Overtime/ Commission	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs: 0 in 72 months			Up to 100% can be used if regular and consistent	First time buyer: 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).	Fees associated with the mortgage which are detailed in our ESIS and Mortgage Offer can be added to the loan up to a max of the lower of 95% Loan to Share Value or 75% of the OMV		Married / Co-habiting applicants	Interest only: Not available
	Key Shared Ownership Criteria		Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Affordability: Rental payment to be factored in
Loan Term	1. Up to 100% of shares being purchased up to a maximum of 75% of OMV			New build: Flats up 75% LTV, houses up to plan max LTV
Minimum - 5 years; maximum - 40 years	2. Minimum/maximum share: 25%/75%			Legal Services: Dual representation available exclusively through our closed panel of solicitors.
Location	3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100%			Debt consolidation: Not permitted.
1. England, Wales and Isle of Wight Only	4. Like for like remortgages accepted where applicants have owned their share of the property for at least 12 month			Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
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)	5. Capital raising not permitted other than for transfer of equity transactions or staircasing			

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.



# Credit Tiers

NEW	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
Max LTV	95% (FTB only), 90% all other borrowers	90%	85%	80%	75%	Lower of 100% of discounted Purchase Price or 75% of OMV	Up to 100% of shares being purchased up to a max of 75% of OMV
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied Defaults	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	0 > £500 in 12 months	0 > £500 in 12 months
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied CCJs	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	0 > £500 in 12 months	0 > £500 in 12 months
Max CCJ Value	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable	Over £7,500 by referral	Over £7,500 by referral
Secured Arrears	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	0 in 12 months and up to date	0 in 12 months and up to date
Unsecured Arrears	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	Accepted if up to date	Accepted if up to date
Payday / High Interest / Short Tem Loans	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months	0 in 12 months	0 in 12 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation	0 in 72 months	0 in 72 months
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
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	0 in 72 months

(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).