

Mainstream product guide

August 2010

Mainstream Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Variable	4.84 5.0 APR (variable)	80% - £1k - £2m	Standard Variable Rate for the life of the loan Further Borrowing Only Available for Additional Borrowing; Minimum Loan Amount £1000 No Procurement Fee applicable	None	None	AUK
Flexible	3.84 4.0 APR (variable)	80% - £25,001 - £2m	Bank of England Base Rate +3.34% for the life of the loan Further Borrowing Only Overpayments & Underpayments, Payment Holidays, Available for Additional Borrowing; Overpayments, Underpayments, Drawdown Facility, Drawdown of Overpayments, Payment Holidays; FURTHER BORROWING ONLY, ERC's applicable on Full Redemption Only	3% of the amount being repaid in year 1 2% of the amount being repaid in year 2 2% of the amount being repaid in year 3	None	FIS
Fixed	7.39 6.3 APR (variable)	85% - £25,001 - £250k	until 30/09/2015 then Bank of England Base Rate +4.34% for the life of the loan Available for Additional Borrowing;	5% of the amount being repaid to 30/09/2011 4% of the amount being repaid to 30/09/2012 3% of the amount being repaid to 30/09/2013 3% of the amount being repaid to 30/09/2014 3% of the amount being repaid to 30/09/2015	£999	AVX
	7.39 6.3 APR (variable)	85% - £250,001 - £1.7m 75% - £1.7m - £2m	until 30/09/2015 then Bank of England Base Rate +4.34% for the life of the loan Available for Additional Borrowing;	5% of the amount being repaid to 30/09/2011 4% of the amount being repaid to 30/09/2012 3% of the amount being repaid to 30/09/2013 3% of the amount being repaid to 30/09/2014 3% of the amount being repaid to 30/09/2015	1% of loan	AVY

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 23rd August 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

Buy to Let product guide

August 2010

Buy to Let Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Tracker	4.35 5.1 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.85% for 12 months then Bank of England Base Rate +4.19% for the life of the loan	3% of the amount being repaid in year 1	3% of loan	ECO
	4.60 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.10% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	2.75% of loan	EDJ
	4.95 5.1 APR (variable)	75% - £25,001 - £750k	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.45% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	£2249	EEN
	4.85 5.1 APR (variable)	60% - £25,001 - £500k	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.35% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	£999	EDP
Flexible	4.99 4.4 APR (variable)	75% - £1k - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.49% for 36 months then Bank of England Base Rate +3.49% for the life of the loan Further Borrowing Only Overpayments & Underpayments, Payment Holidays, Available for Additional Borrowing; Overpayments, Underpayments, Drawdown Facility, Drawdown of Overpayments, Payment Holidays; ERCs Applicable on Full Redemption Only, Minimum Loan Amount £1000	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2 3% of the amount being repaid in year 3	None	FDQ
Fixed	5.40 5.3 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/10/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012	2.5% of loan	EER
	5.95 5.1 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/10/2013 then Bank of England Base Rate +3.99% for the life of the loan	3% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 3% of the amount being repaid to 01/10/2013	2.5% of loan	EES
	6.10 5.6 APR (variable)	75% - £1k - £1m	Rental Calculation 125% @ Payrate until 01/10/2012 then Bank of England Base Rate +4.24% for the life of the loan Further Borrowing Only Available for Additional Borrowing; Minimum Loan Amount £1000	3% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012	None	EEO

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 23rd August 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

Buy to Let product guide

August 2010

Buy to Let Mortgages (continued)

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Fixed	5.20 5.3 APR (variable)	70% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/10/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012	2.5% of loan	EEQ

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 23rd August 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

Product guide

August 2010

House 2 House Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Tracker	4.85 5.0 APR (variable)	75% - £25,001 - £500k	Bank of England Base Rate +4.35% for 36 months then Bank of England Base Rate +3.99% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 1 3% of the amount being repaid in year 1	2.5% of loan	GBK
	5.60 5.2 APR (variable)	75% - £1k - £500k	Bank of England Base Rate +5.10% for 24 months then Bank of England Base Rate +4.34% for the life of the loan Further Borrowing Only Available for Additional Borrowing;	3% of the amount being repaid in year 2	None	GBI
Fixed	5.40 5.3 APR (variable)	75% - £25,001 - £500k	until 01/10/2012 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012	2.5% of loan	GBL
	6.10 5.3 APR (variable)	75% - £1k - £500k	until 01/07/2012 then Bank of England Base Rate +4.34% for the life of the loan Further Borrowing Only Available for Additional Borrowing;	3% of the amount being repaid to 01/07/2011 3% of the amount being repaid to 01/07/2012	None	GBG

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 23rd August 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.

Product guide

August 2010

Self Build Mortgages

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

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 23rd August 2010. Current Bank Base Rate 0.50%.

If you do not have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules.