

# Near Prime Home Owner 2 Year Fixed and Tracker products

Available for Purchase and Remortgage.

## Defaults

1 in last 24 months (0 in 3); maximum £1000.

## CCJs

1 in last 24 months; (0 in 3); maximum £750.

## Mortgage Arrears (worst status)

0 in last 12 months, 1 in last 36 months.

All product's maximum loan size is £300,000 unless otherwise indicated.

Code	LTV	Rate Type	Initial Rate	Reversion Rate	ERCs	Product Fee	Product Features
RGA01	70%	Tracker	5.45% (LIBOR + 4.39%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£795	Maximum loan size £75,000
RGA02	70%	Tracker	5.30% (LIBOR + 4.24%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£1,495	NA
RGA03	70%	Tracker	5.45% (LIBOR + 4.39%) for 2 years	5.95% (LIBOR + 4.89%)	No ERCs	£1,995	NA
RGA04	70%	Tracker	5.30% (LIBOR + 4.24%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA05	70%	Fixed	5.49% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA06	70%	Fixed	5.64% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA07	70%	Fixed	5.74% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)
RGA08	75%	Tracker	5.60% (LIBOR + 4.54%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£1,495	NA
RGA09	75%	Tracker	5.75% (LIBOR + 4.69%) for 2 years	5.95% (LIBOR + 4.89%)	No ERCs	£1,995	NA
RGA10	75%	Tracker	5.60% (LIBOR + 4.54%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
LLR09	75%	Tracker	5.60% (LIBOR + 4.54%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	1.50%	Loan size £300,001 to £1m. Maximum 65% LTV for loan sizes >£500,000
RGA11	75%	Fixed	5.79% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA12	75%	Fixed	5.94% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA13	75%	Fixed	6.04% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)
LLR10	75%	Fixed	5.79% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	2.00%	Loan size £300,001 to £1m. Maximum 65% LTV for loan sizes >£500,000
RGA14	80%	Tracker	5.90% (LIBOR + 4.84%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£1,495	NA
RGA15	80%	Tracker	6.05% (LIBOR + 4.99%) for 2 years	5.95% (LIBOR + 4.89%)	No ERCs	£1,995	NA
RGA16	80%	Tracker	5.90% (LIBOR + 4.84%) for 2 years	5.95% (LIBOR + 4.89%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA17	80%	Fixed	6.09% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA18	80%	Fixed	6.24% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA19	80%	Fixed	6.34% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)



# Near Prime Home Owner 2 Year Fixed and Tracker products

Available for Purchase and Remortgage.

**precise**  
mortgages

## Defaults

2 in last 24 months (0 in 3); maximum £3750, (no more than 1 in first 12 months; maximum £1000).

## CCJs

1 in last 24 months (0 in 3), (maximum £1000 in 3-12 months or maximum £1750 in last 13-24 months).

## Mortgage Arrears (worst status)

0 in last 12 months; 3 in last 36 months.

All product's maximum loan size is £300,000 unless otherwise indicated.

Code	LTV	Rate Type	Initial Rate	Reversion Rate	ERCs	Product Fee	Product Features
RGA20	70%	Tracker	6.20% (LIBOR + 5.14% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£795	Maximum loan size £75,000
RGA21	70%	Tracker	6.05% (LIBOR + 4.99% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£1,495	NA
RGA22	70%	Tracker	6.20% (LIBOR + 5.14% ) for 2 years	6.55% (LIBOR + 5.49%)	No ERCs	£1,995	NA
RGA23	70%	Tracker	6.05% (LIBOR + 4.99% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA24	70%	Fixed	6.24% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA25	70%	Fixed	6.39% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA26	70%	Fixed	6.49% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)
RGA27	75%	Tracker	6.35% (LIBOR + 5.29% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£1,495	NA
RGA28	75%	Tracker	6.50% (LIBOR + 5.44% ) for 2 years	6.55% (LIBOR + 5.49%)	No ERCs	£1,995	NA
RGA29	75%	Tracker	6.35% (LIBOR + 5.29% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
LLR11	75%	Tracker	6.35% (LIBOR + 5.29% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	1.50%	Loan size £300,001 to £500,000.
RGA30	75%	Fixed	6.54% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA31	75%	Fixed	6.69% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA32	75%	Fixed	6.79% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)
LLR12	75%	Fixed	6.54% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	2.00%	Loan size £300,001 to £500,000.
RGA33	80%	Tracker	6.65% (LIBOR + 5.59% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£1,495	NA
RGA34	80%	Tracker	6.80% (LIBOR + 5.74% ) for 2 years	6.55% (LIBOR + 5.49%)	No ERCs	£1,995	NA
RGA35	80%	Tracker	6.65% (LIBOR + 5.59% ) for 2 years	6.55% (LIBOR + 5.49%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA36	80%	Fixed	6.84% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA37	80%	Fixed	6.99% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA38	80%	Fixed	7.09% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)



# Near Prime Home Owner 2 Year Fixed and Tracker products

Available for Purchase and Remortgage.

**precise**  
mortgages

## Defaults

2 in last 24 months (0 in 3); maximum £5000, (no more than 1 in first 12 months maximum £1000).

## CCJs

1 in last 24 months (0 in 3), (maximum £1000 in 3-12 months, or maximum £2500 in last 13-24 months).

## Mortgage Arrears (worst status)

1 in last 12 months (0 in 3);  
3 in last 36 months.

All product's maximum loan size is £300,000 unless otherwise indicated.

Code	LTV	Rate Type	Initial Rate	Reversion Rate	ERCs	Product Fee	Product Features
RGA39	70%	Tracker	6.95% (LIBOR + 5.89%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£795	Maximum loan size £75,000
RGA40	70%	Tracker	6.80% (LIBOR + 5.74%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£1,495	NA
RGA41	70%	Tracker	6.95% (LIBOR + 5.89%) for 2 years	7.15% (LIBOR + 6.09%)	No ERCs	£1,995	NA
RGA42	70%	Tracker	6.80% (LIBOR + 5.74%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA43	70%	Fixed	6.99% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA44	70%	Fixed	7.14% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA45	70%	Fixed	7.24% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)
RGA46	75%	Tracker	7.10% (LIBOR + 6.04%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£1,495	NA
RGA47	75%	Tracker	7.25% (LIBOR + 6.19%) for 2 years	7.15% (LIBOR + 6.09%)	No ERCs	£1,995	NA
RGA48	75%	Tracker	7.10% (LIBOR + 6.04%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
LLR13	75%	Tracker	7.10% (LIBOR + 6.04%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	1.50%	Loan size £300,001 to £500,000.
RGA49	75%	Fixed	7.29% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA50	75%	Fixed	7.44% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA51	75%	Fixed	7.54% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)
LLR14	75%	Fixed	7.29% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	2.00%	Loan size £300,001 to £500,000.
RGA52	80%	Tracker	7.40% (LIBOR + 6.34%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£1,495	NA
RGA53	80%	Tracker	7.55% (LIBOR + 6.49%) for 2 years	7.15% (LIBOR + 6.09%)	No ERCs	£1,995	NA
RGA54	80%	Tracker	7.40% (LIBOR + 6.34%) for 2 years	7.15% (LIBOR + 6.09%)	3% year 1	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA55	80%	Fixed	7.59% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	NA
RGA56	80%	Fixed	7.74% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995	£250 Cashback, refund of Standard Valuation and Assessment fee (max £355)
RGA57	80%	Fixed	7.84% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£2,295	£250 Cashback, free Standard Valuation and Assessment fee (max £355)



## Buy to Let Trackers – Core Range for Purchase and Remortgage

### 2 Year and Lifetime Trackers

Code	Initial Rate	Term	Reversion Rate	Product Fee	Product Features
BTL26	5.20% (LIBOR + 4.14%)	2 Years	5.80% (LIBOR + 4.74%)	3.50%	
BTL27	5.30% (LIBOR + 4.24%)	Lifetime	Not applicable	3.00%	
BTL28	5.30% (LIBOR + 4.24%)	Lifetime	Not applicable	3.50%	No ERCs
BTL29	5.50% (LIBOR + 4.44%)	2 Years	5.80% (LIBOR + 4.74%)	2.75%	
BTL30	5.60% (LIBOR + 4.54%)	Lifetime	Not applicable	3.00%	No ERCs

## Additional Information

### Applicant

Max loan: **£300,000**

Min loan: **£25,001**

Max LTV: **75%**

Min term: **5 Years**

Max term: **30 Years**

Min age: **25**

Max age: **65**  
(at end of mortgage)

Max no. of applicants: **2**

Min earned income: **£25,000**  
(Primary Applicant)

### Allowable portfolio

- No more than one mortgage with Precise Mortgages at a time.
- No more than 20 Buy to Let mortgages with other lenders.

