

Aldermore Residential	I Group	Kensington
<p>Minimum property value £75,000.</p> <p>Minimum advance amount £50,000.</p> <p>Maximum advance amount £300,000 to 80% LTV. £400, 000 to 65% LTV. £500,000 to 50% LTV.</p>	<p>Minimum property value £100,000.</p> <p>Minimum advance amount £25,001.</p> <p>Maximum advance amount £500,000 to 75% LTV including First Time Buyers.</p>	<p>Minimum property value £90,000.</p> <p>Minimum advance amount £25,001.</p> <p>Maximum advance £350,000 to 80% LTV. £250,000 for First Time Buyers.</p>
<p>1 BTL allowed to 75% LTV. Applicant to own at least 1 BTL property. No minimum income.</p>	<p>BTL not currently available.</p>	<p>10 BTL's allowed or £2,000,000 whichever is lower to 75% LTV. Applicant 1 minimum income £30,000 pa. Applicant to own at least 2 other BTL properties.</p>
<p>Minimum income of £10,000 pa for residential. 100% of basic salary, shift allowance, car allowance and London weighting. 50% of guaranteed/regular overtime/ bonus/ commission and profit related pay.</p> <p>2 Years self employed.</p> <p>Affordability based.</p>	<p>Minimum income of £20,000 pa single or joint income for movers and remortgages. £25,000 pa employed income for First Time Buyers. 100% of basic salary, WCTC/CTC, £3,000 can be added for company car. 25% of guaranteed/ regular overtime/ bonus/ commission.</p> <p>Self employed not currently available.</p> <p>Affordability based.</p>	<p>Total assessable income of £25,000 pa. Applicant 1 must have an income in excess of £21,000 pa. 100% of basic salary, regular/guaranteed overtime/ bonus/ commission, WCTC/CTC and all other income declarable for tax purposes. Note no more than 50% of income can be from tax credits.</p> <p>1 Year self employed.</p> <p>Affordability based.</p>

<p>Aldermore Residential Cont'd</p> <p>The occasional missed payments on credit cards/ mobile phones & general unsecured credit.</p> <p>Missed mortgage payments - must have paid the last 12 payments - will consider up to 2 missed in years 2 & 3.</p> <p>Historic CCJ's & Defaults - cannot accept any in the last 3 years but flexibility to accept up to £5,000 of CCJ's & Defaults in years 4, 5 & 6.</p>	<p>I Group Cont'd</p> <p>Missed payments on credit cards/ mobile phones & general unsecured credit considered.</p> <p>Missed mortgage payments - must have paid the last 12 payments and be up to date.</p> <p>Historic CCJ's & Defaults - registered over 2 years ago can be ignored. 1 default up to £1,000 registered in last 12 months considered. Up to 2 registered defaults in last 24 months considered. 1 CCJ up to £1000 registered in last 24 months.</p>	<p>Kensington Cont'd</p> <p>All non-defaulted agreements must be up to date at the time of application. Certain products will allow status of 2 on any individual agreements in the last 12 months. Now up to date.</p> <p>Missed mortgage payments - must have paid the last 24 payments.</p> <p>Historic CCJ's & Defaults - registered over 2 years ago can be ignored. 2 defaults registered in the last 24 months considered. Non in the last 6 months. 2 CCJ's registered in the last 24 months to a total of £750 considered, must be satisfied over 6 months.</p>
<p>Access to Aldermore residential is direct to lender with 3mc selected as your payment route. 0.4% net procurement fee is the same via any of the limited distributors. To register visit www.aldermore-mortgages.co.uk.</p>	<p>Access to I Group is available via selected packagers only of which 3mc is one. 0.3% net procurement fee. To complete an online dip visit www.3-mc.com.</p>	<p>Access to Kensington is direct to lender with 3mc selected as your payment route. 0.4% net procurement fee is the same via any of the limited distributors. Funds need to be booked via 3mc. To register visit www.kmc.co.uk.</p>