

# Exclusive Products

## Near Prime Home Owner

### 2 Year Fixed 85% LTV Products

#### Available for Purchase and Remortgage.

##### Defaults

1 in the last 24 months (0 in 3);  
maximum £1,000.

##### CCJs

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

##### Mortgage Arrears (worst status)

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

#### For Loan sizes from £70,000 to £300,000

Code	LTV	Rate Type	Initial Rate	Reversion Rate	ERCs	Product Fee
REX05	85%	Fixed	6.64% fixed until 30/06/2014	5.95% (LIBOR + 4.89%)	3% to 30/06/2013 2% to 30/06/2014	£1,995

##### Defaults

2 in the last 24 months (0 in 3); maximum of  
£3,750, (no more than 1 in the first 12 months  
maximum £1,000).

##### CCJs

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

##### Mortgage Arrears (worst status)

0 in the last 12 months,  
3 in 36 months.

#### For Loan sizes from £70,000 to £300,000

Code	LTV	Rate Type	Initial Rate	Reversion Rate	ERCs	Product Fee
REX06	85%	Fixed	7.59% fixed until 30/06/2014	6.55% (LIBOR + 5.49%)	3% to 30/06/2013 2% to 30/06/2014	£1,995

##### Defaults

2 in the last 24 months (0 in 3); maximum  
£5,000, (no more than 1 in the first 12 months  
maximum £1,000).

##### CCJs

1 in the last 24 months (0 in 3), (maximum  
£1,000 in 3-12 months, or maximum £2500 in  
the last 13-24 months).

##### Mortgage Arrears (worst status)

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

#### For Loan sizes from £70,000 to £300,000

Code	LTV	Rate Type	Initial Rate	Reversion Rate	ERCs	Product Fee
REX07	85%	Fixed	8.44% fixed until 30/06/2014	7.15% (LIBOR + 6.09%)	3% to 30/06/2013 2% to 30/06/2014	£1,995

LIBOR 1.06% set on 12/12/2011

00301

