

Buy to Let product guide

June 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
	5.40 4.5 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.90% for 24 months then Bank of England Base Rate +3.49% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	1.5% of loan	ECR
	4.10 5.1 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.60% 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	3% of loan	EEM
	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	5.05 5.3 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/10/2011 then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid to 01/10/2011	2.5% of loan	EEP

* Fee is Product Fee, formerly Arrangement Fee

Rates correct as at 16th June 2010. Current Bank Base Rate 0.50%.

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	Interest Rate %	LTV	Product	ERCs	Fee*	Code
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
	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

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