

3mc Mortgage Desk
0161 962 7800 or www.3-mc.com

Aldermore Mortgages	Aldermore Commercial	BM Solutions	Kensington	Precise Mortgages	Shawbrook Bank
<p>Minimum property value £75,000.</p> <p>Minimum advance amount £25,000.</p> <p>Maximum advance amount £600,000 to 75% LTV. £1,000,000 to 65% LTV.</p>	<p>Minimum property value £40,000.</p> <p>Minimum advance amount £25,001.</p> <p>Maximum advance amount £2,000,000 to 70% LTV on 1 unit.</p>	<p>Minimum property value £40,000 or £75,000 in London postcode districts.</p> <p>Minimum advance amount £25,001.</p> <p>Maximum advance amount £1,000,000 to 75% LTV.</p>	<p>Minimum property value £90,000. (£120,000 for new build flats.)</p> <p>Minimum advance amount £25,001.</p> <p>Maximum advance amount £350,000 to 80% LTV.</p>	<p>Minimum property value £75,000 or £150,000 in London postcode districts.</p> <p>Minimum advance amount £25,001.</p> <p>Maximum advance amount £300,000 to 75% LTV.</p>	<p>Minimum property value £75,000.</p> <p>Minimum advance amount £50,000.</p> <p>Maximum advance amount £2,500,000 to 75% LTV. Exceptions and portfolios considered.</p>
<p>No minimum income except for first time landlords (£25,000.)</p>	<p>Minimum income £20,000.</p>	<p>Minimum income of £25,000.</p>	<p>No Minimum if maintained mortgages on 4 or more BTL's for past 12 months. Applicant 1 min income 25k (£30k at 80% LTV +) for all others.</p>	<p>Applicant 1 minimum income £25,000 pa.</p>	<p>No minimum income</p>
<p>3 allowed to 75%. No minimum requirements to have current BTL's. Maximum of £1,000,000 with Aldermore</p>	<p>No restrictions on numbers maximum £5,000,000 to a single customer. Consider regulated BTL's & Freehold Flats.</p>	<p>3 allowed to £2,000,000 across all of HBOS lenders Consider regulated BTL's</p>	<p>6 allowed or £2,000,000 minimum portfolio with Kensington. If 4 or more with Kensington then 75% LTV on properties 4 and above. FTB landlords accepted.</p>	<p>1 allowed to 75%. No more than 20 BTL mortgages with other lenders. No minimum requirements to have current BTL's.</p>	<p>No restrictions on numbers.</p>
<p>9 months minimum ownership before remortgage considered. If purchased on bridging finance then maximum advance to cover bridging finance only.</p>	<p>No minimum ownership period before remortgage considered. Will lend against OMV within 6 months subject to criteria.</p>	<p>6 months minimum ownership before remortgage considered. Will lend against OMV no restrictions on maximum advance.</p>	<p>12 months minimum ownership before remortgage considered. Will lend against OMV no restrictions on maximum advance.</p>	<p>12 months minimum ownership before remortgage considered. Will lend against OMV no restrictions on maximum advance.</p>	<p>No minimum ownership. Cases assessed on an individual basis.</p>

3mc Mortgage Desk
0161 962 7800 or www.3-mc.com

<p>Aldermore Mortgages Cont'd</p>	<p>Aldermore Commercial Cont'd</p>	<p>BM Solutions Cont'd</p>	<p>Kensington Cont'd</p>	<p>Precise Mortgages Cont'd</p>	<p>Shawbrook Bank Cont'd</p>
<p>New build houses accepted. No new build flats. New build is defined as built in the last 12 months, or has not previously been occupied.</p> <p>Rental calculation. 125% coverage at the product rate or reversion rate. (Whichever is higher) Term deals 125% of monthly interest payment at the initial rate.</p>	<p>All new builds considered.</p> <p>Rental calculation. For professional applicants. (3 separate AST's/leases within the last 2 years or professional experience.) Pay rate on the deal plus 3.75%. Gross rents to match or be greater than the interest only costs of the loan. Where commercial investment mortgages are taken on a capital and interest basis the stress test is calculated against the interest only costs but Aldermore require the gross rents to meet the capital and interest loan costs at a minimum of 1:1. For HMO's a loading of 4.75% is applied.</p>	<p>New build flats accepted to 65% LTV.</p> <p>Rental calculation. 125% of the pay rate</p>	<p>New build flats & houses accepted to 65% LTV. 1 new build flat per development.</p> <p>Rental calculation. 120% of the pay rate</p>	<p>Any properties that are less than 2 years old or are yet to be occupied for the first time are unacceptable</p> <p>Rental calculation. Lifetime Trackers: 125% of monthly interest payment calculated at the initial rate at the point of offer being issued. 2yr Trackers: 125% of monthly interest payment calculated at the reversion rate at the point of offer being issued.</p>	<p>All new build considered.</p> <p>Rental calculation. 110% payment cover on Margin + 2.75% stress base rate.</p>

3mc Mortgage Desk
0161 962 7800 or www.3-mc.com

Aldermore Mortgages Cont'd Does not credit score. Decision in principle only leaves a soft footprint.	Aldermore Commercial Cont'd Does not credit score	BM Solutions Cont'd Do credit score	Kensington Cont'd Does not credit score	Precise Mortgages Cont'd Do credit score. Each case also receives a manual assessment by an underwriter.	Shawbrook Bank Cont'd Does not credit score
	Missed mortgage payments - Must have paid the last 36 months payments. Historic CCJ's & Defaults – Maximum of 5 CCJ's in the last 60 months.		All non-defaulted agreements must be up to date at the time of application. Will allow status of 2 on any individual agreements in the last 12 months. Now up to date. All mobile phone defaults ignored. Missed mortgage payments - must have paid the last 24 payments. Historic CCJ's & Defaults - registered over 2 years ago can be ignored.	CCJ's/defaults not allowed. No missed mortgage payments in last 3 years. Unsecured missed payments accept 1 in last 12 months, 2 in last 36 months	Adverse considered on a case by case basis. Missed mortgage payments over 12 months ago considered. CCJ's/Defaults considered if registered over 24 months. Refer to 3mc.
Valuation fees paid direct to lender at the lender fee scales.	Valuation fees paid direct to lender at the lender fee scales	Valuation fees paid direct to lender at lender fee scales for direct & 3mc scales for packaged.	Valuation fees paid direct to lender at the lender fee scales.	Valuation fees paid direct to lender at the lender fee scales	Valuation fees paid direct to lender at the lender fee scales
Maximum age 85 years at end of the mortgage term.	Maximum age 75 years at end of the mortgage term.	Maximum age 75 years at end of the mortgage term.	Maximum age 75 years at end of the mortgage term.	Maximum age 65 years at end of the mortgage term.	Maximum age 75 years at end of the mortgage term.

3mc Mortgage Desk
0161 962 7800 or www.3-mc.com

<p>Aldermore Mortgages Cont'd</p> <p>Will lend in England and Wales.</p> <p>Maximum 2 applicants.</p>	<p>Aldermore Commercial Cont'd</p> <p>Will lend in England, Wales and within 10 miles of certain cities within Scotland.</p> <p>Maximum 4 applicants. Ltd company and LLP's accepted.</p>	<p>BM Solutions Cont'd</p> <p>Will lend in England, Scotland and Wales.</p> <p>Maximum 4 applicants.</p>	<p>Kensington Cont'd</p> <p>Will lend in England and Wales.</p> <p>Maximum 4 applicants.</p>	<p>Precise Mortgages Cont'd</p> <p>Will lend in England, Scotland and Wales.</p> <p>Maximum 2 applicants.</p>	<p>Shawbrook Bank Cont'd</p> <p>Will lend in England, Scotland and Wales.</p> <p>Maximum 4 applicants. Ltd company and LLP's accepted.</p>
<p>Access to Aldermore Mortgages is direct to lender with 3mc selected as your payment route. 0.4% net procuracy fee is the same via any of the limited distributors. To register visit www.aldermore-mortgages.co.uk</p>	<p>Access to Aldermore commercial is available via selected packagers only of which 3mc is one.0.35% net procuracy fee. For further information visit www.3-mc.com</p>	<p>Access to BM Solutions is either direct to lender with 3mc as your payment route or packaged via 3mc. For further information visit www.3-mc.com</p>	<p>Access to Kensington is direct to lender with 3mc selected as your payment route. 0.4% net procuracy fee is the same via any of the limited distributors. To register visit www.kmc.co.uk.</p>	<p>Access to Precise Mortgages is direct to lender with 3mc selected as your payment route. 0.5% net procuracy fee is the same via any of the limited distributors. To register visit www.precisemortgages.co.uk</p>	<p>Access to Shawbrook Bank is available via selected packagers only of which 3mc is one.0.50% net procuracy fee. For further information visit www.3-mc.com</p>