

Discover ERC3 - a 5 year fixed rate with only 3 years early repayment charges applying and a £2,995 fee

For portfolio & non-portfolio landlords with an almost clean credit history

| F1 BTL ERC3  | Initial Rate % | Max LTV | Fee    | Max Loan | ICR  | ERCs       |
|--------------|----------------|---------|--------|----------|--|------------|
| 5 Year Fixed | 5.69%          | 75%     | £2,995 | £1.5m    | Ltd Co/Basic rate tax payer: 125% x pay rate<br>Higher rate tax payer: 145% x pay rate | 5%, 4%, 3% |

For Purchase and re-mortgage - standard properties only.

A non-refundable application fee of £199 applies.

All loans revert to BBR+4.99%.

This product is only available only through selected Packager partners.

| F1 CREDIT CRITERIA  |  |
|---|--|
| All defaults and CCJs/Court Decree must be satisfied irrespective of when they occurred | No defaults or CCJs/Court Decree registered in the last 72 months, regardless of whether they have been satisfied. |
| Secured loans   | A worst status of 0 in the last 72 months.   |
| Unsecured arrears   | A worst status of 0 in the last 72 months.   |
| Credit Cards, Mail Order, Comms and Utilities   | A worst status of 2 in the last 24 months. Up to date on application.  |
| Bankruptcy/Sequestration/IVA/CVA/Admin Order  | None registered.   |

See our Product and Criteria Guides for more information and our full criteria and for valuation fees.

To discuss your case call **3mc** today **0161 962 7800**

For Intermediaries only