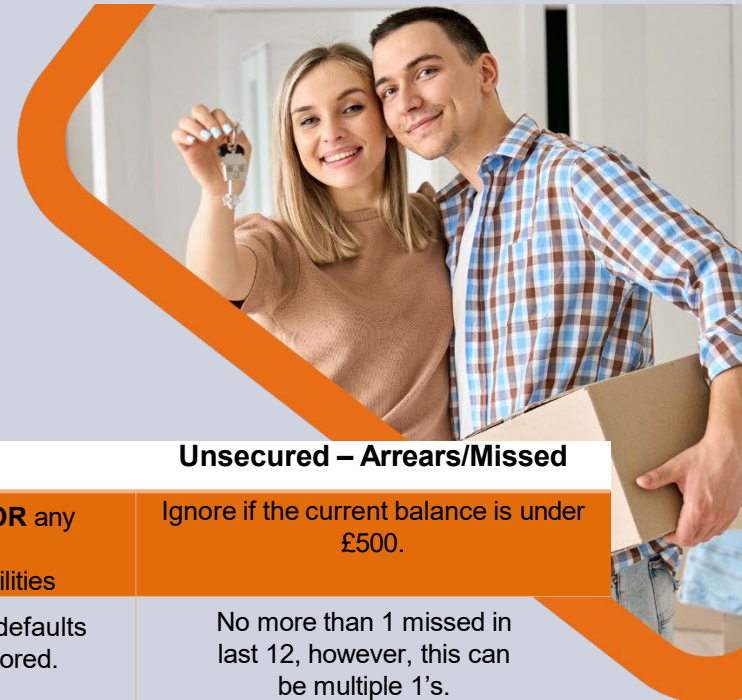


The table below provides a summary of minor adverse considered with a lender **before** assessing the lender specific adverse plan options.

This is based upon the lenders **cheapest priced** product range

This guide is for mortgage intermediaries only.



Lender	CCJ's	Defaults	Unsecured – Arrears/Missed
Bluestone Mortgages	Ignore ALL below £500 OR any amount telecommunications/utilities	Ignore ALL below £500 OR any amount telecommunications/utilities	Ignore if the current balance is under £500.
Dudley Building Society	N/A	Communications supplier defaults of up to £150 can be ignored.	No more than 1 missed in last 12, however, this can be multiple 1's. Telecommunications arrears are ignored.
Foundation Home Loans	N/A	Considered where the cumulative value is below £250 and relates to mail-order, communications or utilities (excluding credit cards).	If status is 1, on secured or unsecured is brought up to date before next payment is due, it can be ignored with rationale.
Precise	N/A	N/A	Not counted but may affect customer's credit score.
Tandem Bank	CCJs for utility and communications providers with a value of <£350 are not used to determine the product tier.	Defaults for utility and communications providers with a value of <£350 are not used to determine the product tier.	All telecoms and utility missed payments ignored.
The Mortgage Lender	N/A	Ignore ALL utility and communications defaults.	Ignore ALL utility and communications missed payments AND Unsecured Arrears – balance under £500 is also ignored.*
United Trust Bank	Ignore ALL below £300 OR any amount of mail order or communications but total must be below £5,000 . Subject to minimum credit score	Ignore ALL below £300 OR any amount of mail order or communications but total must be below £5,000 . Subject to minimum credit score	Ignore ALL mail order and communications. Unsecured profile ignored if being consolidated.
Vida Homeloans	All CCJ & Defaults ignored under £250	All CCJ & Defaults ignored under £250	Telecommunications/Utility payments ignored.

Credit score will not be used to determine product rate, with the exception of 90% LTV where a minimum credit score of 200 is required for RL0 and RL1