



ZEPHYR

HOMELOANS

Product Range

26th April 2024

Latest updates

- // On 26th April, the stress rate was updated on our 2 Year Fixed Rate. It is now just the higher of the Payrate plus 2%, or 5.5%. See page 8 for full details.
- // On 20th March, all 5 Year Fixed Rates and Lifetime Tracker Rates reduced by 15bps
- // Product Fees can now be added to all products, including the 75% LTV range
- // To secure a rate, the case must proceed to offer within 60 calendar days of the application

Please note: When selecting a product on our online portal make sure you have chosen the correct one for your client's EPC rating. This will be checked as part of the application process and will be changed if the wrong product is selected.

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Our products are for buy-to-let purposes only, excluding consumer buy-to-let. We only lend on properties in England and Wales. All products are available for Individuals & Limited Companies for both purchase and re-mortgage, for individual and portfolio applications.



Standard properties

EPC A, B & C

2 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £2.0M | 4.80% | 5.00% | Yes | £200 | ZHL01895 |
| 65% | £2.0M | 5.80% | 3.00% | Yes | £200 | ZHL01896 |
| 70% | £1.5M | 4.90% | 5.00% | Yes | £200 | ZHL01897 |
| 70% | £1.5M | 5.90% | 3.00% | Yes | £200 | ZHL01898 |
| 75% | £1.0M | 4.90% | 5.00% | Yes | £200 | ZHL01899 |
| 75% | £1.0M | 5.90% | 3.00% | Yes | £200 | ZHL01900 |

Reversion rate for all these products is BBR +4.90%. Current BBR is set at 5.25%

5 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £2.0M | 5.15% | 5.00% | Yes | £200 | ZHL01943 |
| 65% | £2.0M | 5.55% | 3.00% | Yes | £200 | ZHL01944 |
| 70% | £1.5M | 5.25% | 5.00% | Yes | £200 | ZHL01945 |
| 70% | £1.5M | 5.65% | 3.00% | Yes | £200 | ZHL01946 |
| 75% | £1.0M | 5.25% | 5.00% | Yes | £200 | ZHL01947 |
| 75% | £1.0M | 5.65% | 3.00% | Yes | £200 | ZHL01948 |

Reversion rate for all these products is BBR +4.90%. Current BBR is set at 5.25%

Lifetime Tracker (No ERC)

| LTV Band* | Maximum Loan | Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £2.0M | 6.79% (BBR +1.54%) | 3.00% | Yes | £200 | ZHL01964 |
| 70% | £1.5M | 6.84% (BBR +1.59%) | 3.00% | Yes | £200 | ZHL01965 |
| 75% | £1.0M | 6.84% (BBR +1.59%) | 3.00% | Yes | £200 | ZHL01966 |

The interest rate quoted is correct as at 20th March 2024 and will change in line with BBR changes

There are no reversion rates applicable to Lifetime Tracker products

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://www.gov.uk).

Notes:

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits. Minimum valuation of £75,000 unless the property is a MUFB or HMO then the minimum value is £100,000.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan. You can find more information in the [fees section of our website](#).



Standard properties

EPC D & E

2 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £2.0M | 4.90% | 5.00% | Yes | £200 | ZHL01889 |
| 65% | £2.0M | 5.90% | 3.00% | Yes | £200 | ZHL01890 |
| 70% | £1.5M | 5.00% | 5.00% | Yes | £200 | ZHL01891 |
| 70% | £1.5M | 6.00% | 3.00% | Yes | £200 | ZHL01892 |
| 75% | £1.0M | 5.00% | 5.00% | Yes | £200 | ZHL01893 |
| 75% | £1.0M | 6.00% | 3.00% | Yes | £200 | ZHL01894 |

Reversion rate for all these products is BBR +5.00%. Current BBR is set at 5.25%

5 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £2.0M | 5.25% | 5.00% | Yes | £200 | ZHL01937 |
| 65% | £2.0M | 5.65% | 3.00% | Yes | £200 | ZHL01938 |
| 70% | £1.5M | 5.35% | 5.00% | Yes | £200 | ZHL01939 |
| 70% | £1.5M | 5.75% | 3.00% | Yes | £200 | ZHL01940 |
| 75% | £1.0M | 5.35% | 5.00% | Yes | £200 | ZHL01941 |
| 75% | £1.0M | 5.75% | 3.00% | Yes | £200 | ZHL01942 |

Reversion rate for all these products is BBR +5.00%. Current BBR is set at 5.25%

Lifetime Tracker (No ERC)

| LTV Band* | Maximum Loan | Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £2.0M | 6.89% (BBR +1.64%) | 3.00% | Yes | £200 | ZHL01961 |
| 70% | £1.5M | 6.94% (BBR +1.69%) | 3.00% | Yes | £200 | ZHL01962 |
| 75% | £1.0M | 6.94% (BBR +1.69%) | 3.00% | Yes | £200 | ZHL01963 |

The interest rate quoted is correct as at 20th March 2024 and will change in line with BBR changes

There are no reversion rates applicable to Lifetime Tracker products

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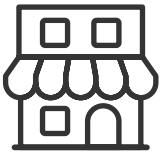
Notes:

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits. Minimum valuation of £75,000 unless the property is a MUFB or HMO then the minimum value is £100,000.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan. You can find more information in the [fees section of our website](#).



New Build & FAC properties

EPC A, B & C

2 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £750k | 4.80% | 5.00% | Yes | £200 | ZHL01871 |
| 65% | | 5.80% | 3.00% | Yes | £200 | ZHL01872 |
| 70% | | 4.90% | 5.00% | Yes | £200 | ZHL01873 |
| 70% | | 5.90% | 3.00% | Yes | £200 | ZHL01874 |
| 75% | | 4.90% | 5.00% | Yes | £200 | ZHL01875 |
| 75% | | 5.90% | 3.00% | Yes | £200 | ZHL01876 |

Reversion rate for all these products is BBR +4.90%. Current BBR is set at 5.25%

5 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £750k | 5.15% | 5.00% | Yes | £200 | ZHL01931 |
| 65% | | 5.55% | 3.00% | Yes | £200 | ZHL01932 |
| 70% | | 5.25% | 5.00% | Yes | £200 | ZHL01933 |
| 70% | | 5.65% | 3.00% | Yes | £200 | ZHL01934 |
| 75% | | 5.25% | 5.00% | Yes | £200 | ZHL01935 |
| 75% | | 5.65% | 3.00% | Yes | £200 | ZHL01936 |

Reversion rate for all these products is BBR +4.90%. Current BBR is set at 5.25%

Lifetime Tracker (No ERC)

| LTV Band* | Maximum Loan | Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £750k | 6.79% (BBR +1.54%) | 3.00% | Yes | £200 | ZHL01958 |
| 70% | | 6.84% (BBR +1.59%) | 3.00% | Yes | £200 | ZHL01959 |
| 75% | | 6.84% (BBR +1.59%) | 3.00% | Yes | £200 | ZHL01960 |

The interest rate quoted is correct as at 20th March 2024 and will change in line with BBR changes

There are no reversion rates applicable to Lifetime Tracker products

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://gov.uk).

Notes:

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

New build & FAC not available if the property is an HMO or MUFB.

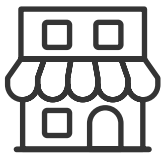
*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits.

Minimum valuation of £75,000 on new builds and FAC.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan.

You can find more information in the [fees section of our website](#).



New Build & FAC properties

EPC D & E

| 2 Year Fixed | | | | | | |
|--|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
| 65% | £750k | 4.90% | 5.00% | Yes | £200 | ZHL01865 |
| 65% | | 5.90% | 3.00% | Yes | £200 | ZHL01866 |
| 70% | | 5.00% | 5.00% | Yes | £200 | ZHL01867 |
| 70% | | 6.00% | 3.00% | Yes | £200 | ZHL01868 |
| 75% | | 5.00% | 5.00% | Yes | £200 | ZHL01869 |
| 75% | | 6.00% | 3.00% | Yes | £200 | ZHL01870 |
| Reversion rate for all these products is BBR +5.00%. Current BBR is set at 5.25% | | | | | | |

| 5 Year Fixed | | | | | | |
|--|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
| 65% | £750k | 5.25% | 5.00% | Yes | £200 | ZHL01925 |
| 65% | | 5.65% | 3.00% | Yes | £200 | ZHL01926 |
| 70% | | 5.35% | 5.00% | Yes | £200 | ZHL01927 |
| 70% | | 5.75% | 3.00% | Yes | £200 | ZHL01928 |
| 75% | | 5.35% | 5.00% | Yes | £200 | ZHL01929 |
| 75% | | 5.75% | 3.00% | Yes | £200 | ZHL01930 |
| Reversion rate for all these products is BBR +5.00%. Current BBR is set at 5.25% | | | | | | |

| Lifetime Tracker (No ERC) | | | | | | |
|--|--------------|--------------------|-------------|-----------------------------------|----------------------------------|--------------|
| LTV Band* | Maximum Loan | Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
| 65% | £750k | 6.89% (BBR +1.64%) | 3.00% | Yes | £200 | ZHL01955 |
| 70% | | 6.94% (BBR +1.69%) | 3.00% | Yes | £200 | ZHL01956 |
| 75% | | 6.94% (BBR +1.69%) | 3.00% | Yes | £200 | ZHL01957 |
| The interest rate quoted is correct as at 20th March 2024 and will change in line with BBR changes | | | | | | |
| There are no reversion rates applicable to Lifetime Tracker products | | | | | | |

You can find an energy certificate (EPC) for a property in England, Wales or Northern Ireland on the [gov.uk website](https://www.gov.uk).

Notes:

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

New build & FAC not available if the property is an HMO or MUFB.

*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits.

Minimum valuation of £75,000 on new builds and FAC.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan.

You can find more information in the [fees section of our website](#).



HMO & MUFB properties

EPC A, B & C

2 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £1.5M | 5.00% | 5.00% | Yes | £200 | ZHL01847 |
| 65% | £1.5M | 6.00% | 3.00% | Yes | £200 | ZHL01848 |
| 70% | £1.5M | 5.10% | 5.00% | Yes | £200 | ZHL01849 |
| 70% | £1.5M | 6.10% | 3.00% | Yes | £200 | ZHL01850 |
| 75% | £1.0M | 5.10% | 5.00% | Yes | £200 | ZHL01851 |
| 75% | £1.0M | 6.10% | 3.00% | Yes | £200 | ZHL01852 |

Reversion rate for all these products is BBR +5.15%. Current BBR is set at 5.25%

5 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £1.5M | 5.35% | 5.00% | Yes | £200 | ZHL01919 |
| 65% | £1.5M | 5.75% | 3.00% | Yes | £200 | ZHL01920 |
| 70% | £1.5M | 5.45% | 5.00% | Yes | £200 | ZHL01921 |
| 70% | £1.5M | 5.85% | 3.00% | Yes | £200 | ZHL01922 |
| 75% | £1.0M | 5.45% | 5.00% | Yes | £200 | ZHL01923 |
| 75% | £1.0M | 5.85% | 3.00% | Yes | £200 | ZHL01924 |

Reversion rate for all these products is BBR +5.15%. Current BBR is set at 5.25%

Lifetime Tracker (No ERC)

| LTV Band* | Maximum Loan | Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £1.5M | 6.99% (BBR +1.74%) | 3.00% | Yes | £200 | ZHL01952 |
| 70% | £1.5M | 7.04% (BBR +1.79%) | 3.00% | Yes | £200 | ZHL01953 |
| 75% | £1.0M | 7.04% (BBR +1.79%) | 3.00% | Yes | £200 | ZHL01954 |

The interest rate quoted is correct as at 20th March 2024 and will change in line with BBR changes

There are no reversion rates applicable to Lifetime Tracker products

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Notes:

The product fee is calculated as a percentage of the loan amount excluding any fees which are added.

HMO & MUFB loans not available if the property is a new build or FAC.

HMO and MUFB loans not normally available for first time landlords, unless there is relevant business experience. Please speak with one of our team for further information.

*Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits.

Minimum valuation of £100,000 on HMOs and MUFBs.

To secure a rate, the case must proceed to offer within 60 calendar days of the application.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan.

You can find more information in the [fees section of our website](#).



HMO & MUFB properties

EPC D & E

2 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £1.5M | 5.10% | 5.00% | Yes | £200 | ZHL01841 |
| 65% | £1.5M | 6.10% | 3.00% | Yes | £200 | ZHL01842 |
| 70% | £1.5M | 5.20% | 5.00% | Yes | £200 | ZHL01843 |
| 70% | £1.5M | 6.20% | 3.00% | Yes | £200 | ZHL01844 |
| 75% | £1.0M | 5.20% | 5.00% | Yes | £200 | ZHL01845 |
| 75% | £1.0M | 6.20% | 3.00% | Yes | £200 | ZHL01846 |

Reversion rate for all these products is BBR +5.25%. Current BBR is set at 5.25%

5 Year Fixed

| LTV Band* | Maximum Loan | Initial Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £1.5M | 5.45% | 5.00% | Yes | £200 | ZHL01913 |
| 65% | £1.5M | 5.85% | 3.00% | Yes | £200 | ZHL01914 |
| 70% | £1.5M | 5.55% | 5.00% | Yes | £200 | ZHL01915 |
| 70% | £1.5M | 5.95% | 3.00% | Yes | £200 | ZHL01916 |
| 75% | £1.0M | 5.55% | 5.00% | Yes | £200 | ZHL01917 |
| 75% | £1.0M | 5.95% | 3.00% | Yes | £200 | ZHL01918 |

Reversion rate for all these products is BBR +5.25%. Current BBR is set at 5.25%

Lifetime Tracker (No ERC)

| LTV Band* | Maximum Loan | Rate | Product Fee | Can Product Fee be added to loan? | Application Fee (non-refundable) | Product Code |
|-----------|--------------|--------------------|-------------|-----------------------------------|----------------------------------|--------------|
| 65% | £1.5M | 7.09% (BBR +1.84%) | 3.00% | Yes | £200 | ZHL01949 |
| 70% | £1.5M | 7.14% (BBR +1.89%) | 3.00% | Yes | £200 | ZHL01950 |
| 75% | £1.0M | 7.14% (BBR +1.89%) | 3.00% | Yes | £200 | ZHL01951 |

The interest rate quoted is correct as at 20th March 2024 and will change in line with BBR changes

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ICR & Income top slicing

| Borrower Type | | Standard Property. ICR | HMO, MUFB, FAC. ICR | Stressed Rate |
|---|--|------------------------|---------------------|--|
| Limited Company | | 125% | 135% | For Fixed Rate products 5 years or longer, the Payrate is used for the stressed rate. |
| Individual | Higher Rate Taxpayer | 140% * | 150% | |
| | Like for Like remortgage and /or lower rate taxpayer | 125% | 150% | For Fixed Rate products less than 5 Years and Tracker products, the stressed rate is the higher of Payrate +2.00% or 5.5%. |
| New Build ICRs reduced to the same level as their non new build equivalents | | | | |

* Top slicing or Portfolio Cross Subsidisation may be utilised subject to criteria.

Minimum Term of loan is 5 years with a maximum term of 35 years. Minimum loan amount is £50,000.

^Other fees & costs apply. We reserve the right to withdraw and amend our products at any time without notice.

Early Repayment Charges (ERC)

| Early Repayment Charges (ERC) | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|-------------------------------|--------|--------|--------|--------|--------|
| 2 Year Fixed | 3% | 2% | N/A | N/A | N/A |
| 5 Year Fixed | 5% | 4% | 3% | 2% | 1% |

Up to 10% of the outstanding loan amount can be repaid in any 12 month period without incurring an early repayment charge.

There are no Early Repayment Charges applicable to our Lifetime Tracker products.

Criteria highlights



Directors need 60% minimum shareholding for Limited Co. apps



Loans sizes available up to £1.5m on our Lifetime Trackers and £2.0m on Fixed Rates, depending on property type (larger loan sizes may be available on inquiry)



Max. age 95 years at end of mortgage term



Standard and Specialist products available to 75% LTV



No height restriction on flats & Deck Access



Flats above commercial properties up to 75% LTV



Unlimited background portfolio with background portfolio stress testing at 100% of mortgage payments

For more details see the [product & criteria](#) section of our website.

Get in touch

Zephyr Homeloans is brought to you by a great team of expert RSMs and telephone BDMs. You can email us at BDMQueries@zephyrhomeloans.co.uk or call one of us on the details below.



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Coleen Davie

TBDM Team Leader

Supporting all regions

Zephyrhomeloans.co.uk

For our latest news and updates, follow  Zephyr Homeloans

THIS INFORMATION IS FOR MORTGAGE INTERMEDIARIES ONLY.

Our products are only available through our selected brokers and the information presented here should not be relied on by any person who does not have professional experience in relation to investments. Information correct as at 26th April 2024.

Please note - we reserve the right to withdraw and amend our products at any time without notice.

This is a guide to our criteria and in certain situations our underwriters may have discretion to consider exceptions to our lending policy. Each application is considered on its merits and we do not guarantee acceptance of all cases which meet our headline criteria.

Please contact us to discuss the specific circumstances of your case.

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12V9TP D05 (04/2024)



ZEPHYR
HOMELOANS