

mortgage ①

Packaged Exclusives - Mortgage1

Self Cert Section

Lender	Product	Rate	Description	LTV	Fees	Exclusive Features	ERC	Proc Fee
First National	All self cert products	see product guide	All self cert loans over £100,000	Up to 85%	As Product	Refunded Mortgage1 Valuation	As per product	Up to 1.00%
iGroup	All self cert GEM products	see product guide	All self cert loans over £100,000	Up to 80%	As Product	Refunded Mortgage1 Valuation	As per product	Up to 1.00%

Mainstream section

Lender	Product	Rate	Description	LTV	Fees	Exclusive Features	ERC	Proc Fee
Bristol & West	First Start	see product guide	95% lending with parent/ sponsor joining mortgage	up to 95%	£499	Core Product plus £50 cash back on completion	As per product	0.40%

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Adverse section

Lender	Product	Rate	Description	LTV	Fees	Exclusive Features	ERC	Proc Fee
First National	see product guide	see product guide	Available on all non-conforming except *near prime/near prime +, FTB/FTB+	As product	As Product	For loans over £100k... Refunded val fee plus free legals on remortgages	As per product	Up to 1.00%
iGroup	All GEM products	see product guide	All GEM products	As product	As Product	For loans over £100k... Refunded valuation	As per product	Up to 1.00%
BM Solutions	see product guide	see product guide	Available on Near Prime 3500 to unlimited	Up to 75%	As Product	For loans over £100k... Refunded val fee plus free legals on remortgages	As per product	Up to 1.00%