

Product Matrix



If you have any questions,
please call us for free on:
0800 032 95 95

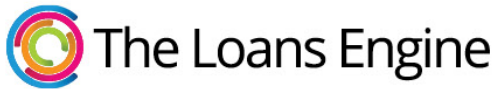


Secured Loans

Lender	Loan Range From £20k	Rates From	Term	Max LTV	Products Available	Max Arrears	Min Val	Areas Covered
UNITED TRUST-BANK	£500,000	Fixed 6.59% Var 3.64%+BRB	3-30 years	85%	Lifetime Tracker Fixed 2, 3 & 5 Yrs	2	£100,000	England, Wales, Scotland
SELINA	£250,000	Fixed 7.70% Var 4.25%+BRB	5-30 years	85%	Variable Fixed 2 & 5 years	0	£100k	England, Wales, Scotland
optimumcredit	£1,000,000	On Score	3-30 years	100%	Variable Fixed 2- 5 years	5	£75,000	England, Wales, Scotland
tandem	£250,000 (NI & SEmp £50k)	On Score	3-25 years	95%	Fixed 5 Years	2	N/A	England, Wales, Scotland, Northern Ireland
STEPONE FINANCE	£150,000	On Score	6-30 years	85%	Fixed 5 Years	4	£75,000	England, Wales, Scotland
together.™ <small>Loans, mortgages & finance.</small>	£1,000,000	Fixed 8.99% Var 10.65%	3-30 years	75%	Variable, 2yr & 5yr Fixed CR and IO	2	N/A	England, Wales, Scotland
CentralTrust	£250,000	Fixed 9.33% Var 11.00%	3-30 years	80%	Variable Fixed 2, 3 & 5 Yrs	2	£60,000	England, Wales, Scotland, Northern Ireland
springfinance	£200,000	Fixed 10.50% Var 11.30%	3-30 years	80%	Lifetime Tracker Fixed 2 & 5 Yrs	Unlimited	£100,000	England, Wales, Scotland
EQUIFINANCE™	£250,000	Var 10.75% Fixed 9.95%	3-30 years	90%	Variable Fixed 2 & 5 Years (5yr fix 75% only)	4+	£75,000	England, Wales, Scotland
Norton home loans	£250,000	Fixed 12.90% Var 13.30%	1-25 years	80%	Variable Fixed 3 & 5 Years	2	N/A	England, Wales, Scotland
evolution money	£100,000	On Score	1-20 years	140%	Variable	Unlimited	N/A	England, Wales, Scotland

First Charge & BTL Products >>>

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Residential Specialist First Charge

Lender	Max Loan	Rates From	Term	Max LTV	Products Available	Max Arrears	Min Val	Product Type
Aldermore	£25k - £1m (over £500k to 80%)	Fixed 5.24%	10-40 yrs	95%	2, 3 & 5 year fixed CR and IO to 75%	2	£60k	Remo, Purchase & Unencumbered
Kensington	£25k - £1.5m	Fixed 5.29%	5-40 yrs	95%	2, 3 & 5 year fixed CR and IO to 75%	Plan specific	£75k	Remo, Purchase & Unencumbered
Precise Mortgages	£25k - £1m (over £750k to 70%)	Fixed 5.44%	5-35 yrs	85%	2 & 5 year fixed CR and IO to 65%	Plan specific	£50k	Remo, Purchase & Unencumbered
THE MORTGAGE LENDER RealLife Lending	£26k - £1m	Fixed 5.79%	5-35 Yrs	90%	Fixed 2 & 5 years	Plan specific	£70k	Remo, Purchase & Unencumbered
peppermoney	£26k - £1m	Fixed 5.84%	6-35 yrs	85%	Fixed 2 & 5 years	Plan specific	£70k	Remo, Purchase & Unencumbered
UNITED TRUST-BANK	Remo/Purch £25k - £1m	Fixed 8.19% Var 2.64%+BRB	3-40 yrs	80%	Lifetime Tracker Fixed 2, 3 & 5 Yrs CR and IO	2	£100k	Remo & Purchase
together. Loans, mortgages & finance.	£50k - £1m (£250k over 70%)	5yr Fix 8.40% Var 10.15%	3-40 yrs	Purch 75% Remo 70%	Variable, 2yr & 5yr Fixed CR and IO	2	£40k	Remo, Purchase, RTB & Unencumbered
UNITED TRUST-BANK	DEEDS £5k - £250k	2yr Fix 8.69% 5yr Fix 8.75%	3-40 yrs	65%	Fixed 2, 3 & 5 years	2	£100k	Unencumbered
CentralTrust	£10k-£250k	Fixed 9.33% Var 11.00%	3-30 years	80%	Variable Fixed 2, 3, & 5 years	2	£75k	Unencumbered Only
springfinance	REMO only £100k	Fixed 10.50% Var 11.30%	3-30 years	75%	Lifetime Tracker Fixed 2 & 5 Yrs	Unlimited	£100,000	England, Wales, Scotland
Norton home loans	£3k - £250k	Var 11.90% Fixed 12.40%	1-30 yrs	75%	Variable Fixed 2 & 5 years	2	£60k	Remo, Purchase, RTB & Unencumbered

BTL Products >>>

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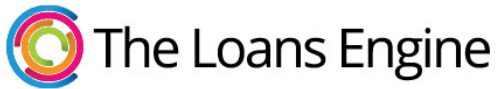


Buy to Let First Charge

Lender	Loan Range	Rates From	Term	Max LTV	Products Available	Other Details	Areas Covered
mt finance	£25k - £2m	3.60%	5-35 yrs	75%	2yr & 5yr Fixed Repayment and IO	BTL, HMO, and MUFB lending	England & Wales
LANDBAY	£30k - £2m	3.84%	5-30 years	75%	Term Tracker 2yr & 5yr Fixed Repayment and IO	HMO/MUFB max loan £1.5m HMO/MUFB - 5.19%	England, Wales & Scotland
Keystone Property Finance	£50k - £2m	4.14%	5-25 yrs	75%	2yr & 5yr Fixed Repayment and IO	BTL, HMO, Holiday Lets and MUFB lending	England & Wales
Kensington	£25k - £750k	4.15%	5-40 yrs	80%	2yr & 5yr Fixed Tracker	BTL, HMO and MUFB lending	All Incl. NI (max £500k)
Precise Mortgages	£60k - £3m	4.29%	5-35 yrs	75%	2yr & 5yr Fixed Repayment and IO	BTL, HMO and MUFB lending	England, Wales & Scotland
paragon	£30k - £4m	4.50%	5-25 yrs	75%	2yr & 5yr Fixed Repayment and IO	Portfolio and non Portfolio Lending BTL, HMO and MUFB	England, Wales & Scotland
FLEET MORTGAGES	£25k - £2m	4.59%	5-30 yrs	75%	2, 5yr & 7yr Fixed Tracker Repayment and IO	BTL, HMO and MUFB lending	England & Wales
KentReliance for Intermediaries	Min £50k No Max Loan	4.59%	5-35 yrs	80%	2yr & 5yr Fixed Variable	BTL, HMO and MUFB lending	England & Wales
lendinvest	£50k - £1m	4.79%	7-30 years	75%	Tracker 2yr, 5yr & 7yr Fixed Interest Only	BTL, HMO, Holiday Lets and MUFB lending	England, Wales, Scotland
Aldermore	£25k - £1m	4.99%	10-40 yrs	75%	2yr & 5yr Fixed Repayment and IO	BTL, HMO, MUFB and Portfolio lending	England, Wales & Scotland
UNITED TRUST-BANK	£50k - £1.5m	5.34%	5-25 years	80%	2yr & 5yr Fixed Repayment and IO	Over 65% Max £1m Non Standard (7-10) from 5.79%/6.39%	England, Wales & Scotland

BTL Products Continued >>>

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HTB	£100k - £5m	5.84%	2-30 years	75%	2yr & 5yr Fixed Repayment and IO	BTL, HMO and MUFB lending	England & Wales
InterBuy Commercial	Min £500k No Max Loan	6.39%	2-30 years	75%	2yr & 5yr Fixed Repayment and IO	Rates apply to Standard and Complex	England & Wales
SHAWBROOK	£40k - £25m	6.59%	3-30 years	75%	Variable Fixed 2, 3, 5 & 10 Yrs Repayment and IO	Portfolio Standard from 5.99%	England, Wales & Scotland
together. <small>Loans, mortgages & finance.</small>	£30k - £2.5m	7.34%	4-30 years	75%	2yr & 5yr Fixed Variable Repayment and IO	BTL, HMO, Holiday Lets and MUFB lending	England, Wales & Scotland
ROMA FINANCE <small>LENDING WITH INTEGRITY</small>	£100k - £5m	8.49%	1-5 years	75%	Fixed for Term Repayment and IO	HMO/MUFB 70% from 8.74% Holiday Let 70% from 9.24%	England & Wales
Mercantile Trust	£10k - £500k	11.40%	3-25 years	75%	Variable & 5yr Fixed Repayment and IO	HMO, Individual and Corporate Ownership Accepted	All Incl. NI (max £150k)

Buy to Let Secured Loans

Lender	Max Loan	Rates From	Term	Max LTV	Products Available	Other Details	Min Val	Rental Cover	Areas Covered
together. <small>Loans, mortgages & finance.</small>	CBTL £1m	Fixed 7.90% Var 9.90%	4-30 years	75%	Variable, 2yr & 5yr Fixed Repayment and IO	CBTL	N/A	ICR	England, Wales & Scotland
together. <small>Loans, mortgages & finance.</small>	£1m	Fixed 8.59% Var 10.24%	4-30 years	70%	Variable, 2yr & 5yr Fixed Repayment and IO	BTL & HMO	£40k	ICR	England, Wales & Scotland
STEPONE FINANCE	£100,000	On Score	6-30 years	80%	Fixed 5 Years	BTL & CBTL	£75k	ICR	England, Wales & Scotland
tandem	£50k	On Score	1-25 years	80%	Variable Fixed 5 Years	CBTL Only	£50k	Full I&E	All Incl. Northern Ireland
CentralTrust	CBTL £250k	Fixed 9.33% Var 11.00%	3-25 years	80%	Variable Fixed 2, 3 & 5 Yrs	CBTL Only	£60k	ICR or I&E	All Incl. NI
springfinance	£150,000	Fixed 11.10% Var 11.90%	3-30 years	75%	Lifetime Tracker Fixed 2 & 5 Yrs Repayment and IO	BTL & CBTL	£100k	ICR or I&E	England, Wales & Scotland
Mercantile Trust	£150,000	Fixed 12.00% Var 11.40%	3-25 years	75%	Variable 2,3 & 5yr Fixed Repayment and IO	BTL & HMO	£60k	ICR or I&E	All Incl. NI (max £150k)