

Free valuation†
available on all
Mainstream products

Mainstream tracker
rates from
2.79%

Mainstream fixed
rates from
3.69%

March 2010 products

For intermediary use only

	Mainstream					Incentives
	Maximum LTV			Administration fee (non-refundable)	Arrangement fee (can be added to the loan)	
	70%	75%	80%			
2 year fixed until 31 May 2012	3.69%	3.89%	5.29%	£140	£855	Free valuation†
3 year fixed until 31 May 2013	4.59%	4.99%	6.04%	£140	£855	
2 year tracker from completion	2.79% BBR*+1.79%	3.29% BBR*+2.29%	4.69% BBR*+3.69%	£140	£855	Free Standard Legals for remortgages
3 year tracker from completion	2.99% BBR*+1.99%	3.29% BBR*+2.29%	Not available	£140	£855	

Maximum loan	£1,000,000	£750,000
Reversionary rate	4.75% BBR*+3.75%	5.25% BBR*+4.25%
Introducer fee	0.35% (max £3,500)	

Additional notes:

- Available to employed and self-employed
- Available to first time buyers
- Remortgage max LTV 75%
- All products are portable

*Bank Base Rate increases will only be passed on once Bank Base Rate exceeds 1%
†One free valuation accepted per application, per customer

Mainstream products are only available to members of the following business partners:

Appointed representatives of:

Home of Choice	Personal Touch Financial Services
Intrinsic	Pink Home Loans
Legal and General	Sesame
Lime	
Mortgage Intelligence	
Openwork	

Directly Authorised members of:

Central Trust
Connells
Countrywide
London and Country
Ocean Finance
Positive Solutions