

85% RTB SPECIAL

The High Street Home Loans RTB Special has been carefully designed to complement our Adverse range. The **Right to Buy Special** continues to require no rent references. For Autumn 2005, the discount has been maintained at 2.50% and the period extended to 1 November 2006 OR 2.25% 1 YEAR from completion. The maximum LTV is 85%.



23 SEPTEMBER 2005

RIGHT TO BUY SPECIAL

to 85% LTV

RIGHT TO BUY SPECIAL

CCJS	Up to £1,000 - none in the last 6 months
ARREARS	NO RENT REFERENCE REQUIRED
BANKRUPTCY/IVA	Not Allowed
Maximum LTV/Loan Size	85% - £500,000 Loans over £250,000 add 0.50% loading
INTEREST RATE	LIBOR + 3.75% LESS discount of 2.50% = 5.84%
SELF-CERTIFICATION	add 0.50% = 6.34%
DISCOUNT	2.50% to 1 November 2006 OR 2.25% for 12 months from completion

LIBOR Rate 4.59% effective 14 September 2005

CRITERIA

This information is only a summary. Please refer to the full lending criteria for a definitive description of the lending terms. If in doubt, please ring our Mortgage Helpdesk.

Age Minimum 18. Maximum 75 at end of mortgage term.

Loan Size Up to 85% - Minimum £25,001. Maximum £500,000. Loans above £500,000, please refer.

Term of loan Minimum 5 years. Maximum 30 years.

Self-certification Accepted.

Income Multiples 3.5 x primary + 1 secondary OR 3 x joint.

Acceptable Adverse See table above

Location England, Wales and mainland Scotland only.

Early Repayment Charge 6% in Year 1, 5% in Year 2, 4% in Year 3; thereafter 1 months interest in lieu.

Completion Fee £495, can be added beyond LTV limits.

To take advantage of these great rates, ring our mortgage helpdesk today - **0191 260 4500**



www.highstreethomeloans.com

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