

3 year 'no tail' fixed rates to 1st December 2008

Early Repayment Charge: 1/12/ 2006 = 6%, 1/12/2007 = 5%, 1/12/2008 = 4%
1 month's notice thereafter

NEAR PRIME

3 year 'no tail' fixed rate

LTV		65%	75%	80%	85%	90%	95%				
Status											
SelfCert		5.39	5.64	5.89	5.89	6.14	6.14	6.39	6.14	6.64	N/A

MINOR ADVERSE

3 year 'no tail' fixed rate

LTV		65%	75%	80%	85%	90%	95%				
Status											
SelfCert		5.54	5.79	6.04	6.04	6.29	6.29	6.54	6.29	6.79	N/A

LIGHT ADVERSE

3 year 'no tail' fixed rate

LTV		65%	75%	80%	85%	90%	95%				
Status											
SelfCert		5.69	5.94	6.19	6.19	6.44	6.44	6.69	6.69	7.19	N/A

MEDIUM ADVERSE

3 year 'no tail' fixed rate

LTV		65%	75%	80%	85%	90%	95%			
Status	Option A	5.69	5.94	6.19	6.19	6.44	6.44	6.69	6.69	N/A
SelfCert	Option B	5.94	6.19	6.44	6.44	6.69	6.69	6.94	6.94	N/A

HEAVY ADVERSE

3 year 'no tail' fixed rate

LTV		65%	75%	80%	85%	90%	95%			
Status	Option A	5.94	6.19	6.44	6.44	6.69	6.69	7.19	7.19	N/A
SelfCert	Option B	6.19	6.44	6.69	6.94	7.19	7.19	7.69	7.69	N/A

FAST TRACK

3 year 'no tail' fixed rate

LTV		65%	75%	80%	85%	90%	95%			
Status	Option A	6.19	6.44	6.69	6.94	7.19	7.19	7.69	7.69	N/A
SelfCert	Option B	6.64	6.89	7.14	7.39	7.89	7.64	8.14	8.14	N/A

BUY TO LET

Apply applicable loadings for either range to above rates to confirm fixed rate

RIGHT TO BUY

Apply applicable loadings for either range to above rates to confirm fixed rate

Contact:

£795 Arrangement fee applies to 3 year fixed option

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