

Another great rate from



5 year fixed scheme to 1st December 2010 with only a 3 year tie-in*

NEAR PRIME

LTV	65%	75%	80%	85%
Status	5.59	5.84	6.09	6.34
Revert rate LIBOR+	1.50	1.75	2.00	2.25
LTV	65%	75%	80%	85%
Self Cert	5.59	6.09	6.34	6.59
Revert rate LIBOR+	1.50	2.00	2.25	2.75

* Early Repayment Charge:

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

From 1st December 2008 customers can either

Remain on Fixed rate - Switch free of charge to LIBOR + margin - Redeem
WITHOUT INCURRING A REDEMPTION CHARGE

£795 Arrangement fee applies to 5 year fixed option

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For the first time in Sub Prime 5 year fixed rate with a 3 year ERC

- **No Higher Lending Charge**
- **No Credit Scoring**
- **Defaults Accepted**
- **No Self Cert loading up to 65%**
- **Remortgages in pre-emption allowed after only 6 months**
- **Income multiples from 4 + 1 or 3.5 x joint up to 75%**
- **Secured borrowing up to £15,000 or 50% of first charge (considered with arrears)**
- **Proof of residency only required for last 12 months (when not shown on voters roll)**
- **Self Cert for both Employed and self Employed**