

23 MAY 2017

Residential 90% LTV Exclusive

| LTV | Rate Type / Term | Select Rate | Completion Fee | Reversion | Feature |
|-----|------------------|-------------|----------------|-------------------|--|
| 90% | 2 Year Fixed | 3.54% | £1,299 | LIBOR plus 4.30%* | None |
| | 3 Year Fixed | 3.99% | | | |
| | 5 Year Fixed | 4.29% | | | |
| 90% | 2 Year Fixed | 4.04% | £0 | LIBOR plus 4.30%* | - Standard Valuation fee paid by Kensington for Purchases - Standard Valuation fee paid by Kensington and Free Legals for remortgages** |
| | 3 Year Fixed | 4.39% | | | |
| | 5 Year Fixed | 4.69% | | | |

Please note that fees cannot be added above 90% LTV. Other LTV and rate options are available in our core range. The 90% product is not available on New Build properties. *These products are for limited distribution only and may be withdrawn at short notice.*

Credit History

| Criteria | Select Criteria |
|--|--|
| Defaults acceptable if older than | 36 months |
| Satisfied CCJs acceptable if older than | 36 months |
| We are able to accept unsatisfied CCJs that are registered over | 36 months ago (at the underwriter's discretion) |
| Secured Loan Arrears acceptable if older than | 36 months |
| Unsecured Credit arrears acceptable if accounts now up to date | Max status of 2 in last 12 months |
| All communications Defaults ignored | |
| We are unable to accept any Debt Management Plans (DMP) in place less than | 36 months |

- ⚡ Failed Credit Score Mortgages
- ⚡ Self-Employed Mortgages
- ⚡ Consider up to 100% of Bonus Income
- ⚡ Available for Purchase and Remortgage
- ⚡ Accept Limited Credit History
- ⚡ Decisions Made by Experienced Underwriters
- ⚡ Speak to a Decision Maker on Every Application

Case to discuss?

If you have a case you'd like to discuss, contact our Business Development Unit. They'll be happy to help with all enquiries regarding mortgage applications.

Call: 0238 045 6999

Apply now: complete-fs.co.uk

Kensington review the LIBOR rate quarterly. *The current LIBOR rate is 0.35% with effect from 15th May 2017 – LIBOR Floor 1.00%. If LIBOR falls below 1.00% the reversion rate will be charged at reversion margin plus 1.00%. **Free legals are only available on loans up to £500,000.

Early Repayment Charges apply. See Residential Product and Criteria Guide for full details.

Please note that we only accept advised cases.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

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Kensington
Lending for Real Life