

Discover ERC3 - a 5 year fixed rate with only 3 years early repayment charges applying and a £2,995 fee

For portfolio & non-portfolio landlords with an almost clean credit history

F1 BTL ERC3	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs
5 Year Fixed	5.69%	75%	£2,995	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate Higher rate tax payer: 145% x pay rate	5%, 4%, 3%

For Purchase and re-mortgage - standard properties only.

A non-refundable application fee of £199 applies.

All loans revert to BBR+4.99%.

This product is only available only through selected Packager partners.

F1 CREDIT CRITERIA	
All defaults and CCJs/Court Decree must be satisfied irrespective of when they occurred	No defaults or CCJs/Court Decree registered in the last 72 months, regardless of whether they have been satisfied.
Secured loans	A worst status of 0 in the last 72 months.
Unsecured arrears	A worst status of 0 in the last 72 months.
Credit Cards, Mail Order, Comms and Utilities	A worst status of 2 in the last 24 months. Up to date on application.
Bankruptcy/Sequestration/IVA/CVA/Admin Order	None registered.

See our Product and Criteria Guides for more information and our full criteria and for valuation fees.



Your specialist packager distributor

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For Intermediaries only