

West One Loans Second Charge Mortgage Range

Product Guide For Intermediaries use only

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	<p><i>Residential Extra</i> offering LTVs up to 97.5% LTV</p>		<p>AVM's available up to 85% LTV</p>		<p>Range of 2, 3 and 5 yr fixed rates without ERCs</p>		<p>LTI's over 6.5 times income available up to 95% LTV</p>		<p>1 year min trading for self employed now available up to max LTV of 97.5% LTV</p>		<p>Fixed rates starting from 6.49%</p>		<p>NEW BTL Plans with improved affordability LTVs increased to 75%</p>		<p>NEW Interest Only: Now available up to 75% LTV</p>
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Products								
Category	Product Type	60%	65%	70%	75%	80%	85%	Product Fee
Platinum 85% LTV Max 6.5x LTI Interest Only Max 75% LTV	Max Gross Loan Size	£1,000,000	£750,000	£500,000	£350,000	£250,000	£150,000	Gross loans to £250,000: £995; Gross loans over £250,000: £1,495
	2- year fixed	6.49%	6.49%	6.69%	6.89%	7.69%	8.49%	
	3- year fixed	6.49%	6.49%	6.69%	6.89%	7.69%	8.49%	
	5- year fixed	6.49%	6.49%	6.69%	6.89%	7.64%	8.44%	
Prime Plus 85% LTV Uncapped LTI Interest Only Max 75% LTV	Max Gross Loan Size	£1,000,000	£750,000	£500,000	£350,000	£250,000	£150,000	Gross loans to £250,000: £995; Gross loans over £250,000: £1,495
	2- year fixed	6.79%	6.79%	6.99%	7.19%	7.99%	8.79%	
	3- year fixed	6.79%	6.79%	6.99%	7.19%	7.99%	8.79%	
	5- year fixed	6.79%	6.79%	6.99%	7.19%	7.99%	8.79%	
Prime 80% LTV Uncapped LTI	Max Gross Loan Size	£500,000	£500,000	£350,000	£250,000	£150,000		
	2- year fixed	7.39%	7.39%	7.59%	7.79%	8.59%		
	3- year fixed	7.39%	7.39%	7.59%	7.79%	8.59%		
	5- year fixed	7.39%	7.39%	7.59%	7.79%	8.59%		
Near Prime 75% LTV Uncapped LTI	Max Gross Loan Size	£250,000	£250,000	£150,000	£100,000			£1,095
	2- year fixed	8.39%	8.39%	8.59%	8.79%			
	3- year fixed	8.39%	8.39%	8.59%	8.79%			
	5- year fixed	8.39%	8.39%	8.59%	8.79%			

Key criteria

Applicant	ERCs	Additional Criteria
Minimum age: 21years		
Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday	2-year fixed 3-year fixed 5-year fixed	Minimum property value: £80,000 Minimum net loan: £10,000 Employed: Minimum time in employment of 3 months
Maximum number of applicants: 2		Self employed: Minimum time in self employment of 1year for all plans.
Minimum income: £15,000 main income earner - (C & land Interest Only)		Debt consolidation: Available on all products except interest only.
Over 10 years from retirement: Work off current income with proof of pension		All unsecured debts discharged directly by BACS.
Within 10 years of retirement: Work off lower of current income or pension income		Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted
Bonus / Overtime / Commission: Up to 100% can be used if regular and consistent		provided they have >24 months UK residency.
Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.		All parties: to the existing 1st charge must be party to the loan.
	Loan Term: Minimum - 5 years ; maximum - 40 years (25 years interest only)	Interest only: Min Equity of £150,000 when downsizing. Max LTI of 6.5x.

AVM CRITERIA		
Confidence Level	Maximum Loan Size	Maximum LTV
4+	£300,000	60%
5+	£250,000	75%
6+	£100,000	80%*
*Platinum & Prime Plus Only		

Repayment methods Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.



EXCLUSIVE BROKER PORTAL PRODUCT: RATES AVAILABLE VIA PRODUCT SEARCH

Products

Category	Product Type	75%	80%	85%	87.5%	90%	92.5%	95%	97.5%	Product Fee
Platinum	Max Gross Loan Size	£750,000	£500,000	£500,000	£350,000	£250,000	£250,000	£200,000	£150,000	
	2-year fixed	P.O.A								
	3-year fixed	P.O.A								
	5-year fixed	P.O.A								
	2-year fixed	No ERCs	P.O.A							
	3-year fixed	No ERCs	P.O.A							
Prime Plus	5-year fixed	No ERCs	P.O.A							
	Max Gross Loan Size	£750,000	£500,000	£500,000	£350,000	£250,000	£250,000	£200,000	£150,000	
	2-year fixed	P.O.A								
	3-year fixed	P.O.A								
	5-year fixed	P.O.A								
	2-year fixed	No ERCs	P.O.A							
Prime	3-year fixed	No ERCs	P.O.A							
	5-year fixed	No ERCs	P.O.A							
	2-year fixed	No ERCs	P.O.A							
	3-year fixed	No ERCs	P.O.A							
	5-year fixed	No ERCs	P.O.A							

Key criteria

Product Highlights	ERCs	Applicant
(i) AVMs available for max loan size to 85% LTV with CL6+	2-year fixed	2%/1%
(ii) LTVs available up to 97.5%	3-year fixed	3%/2%/1%
(iii) No ERC Products	5-year fixed	5%/5%/4%/3%/2%
(iv) No minimum credit score	Reversion Rates	
(v) 1 years trading for self employed	LTV	<75% >75%
(vi) Minimum time in employment of 3 months, 1month can be considered by referral	Platinum	SVR+4.99%
Qualifying Criteria	Prime Plus	SVR+4.99%
(i) 1st charge mortgage must be from a high street or challenger bank, or a building society.	Prime	SVR+5.49%
(ii) Must have permanent right to reside in the UK and be a UK resident.	Minimum property value: £80,000, Minimum net loan: £10,000	
(iii) Satisfied and unsatisfied CCJ's and Defaults over £10,000 by referral only.	Loan Term: Minimum - 5 years ; maximum - 40 years	
Additional Criteria		Debt consolidation: Available on all products. All unsecured debts discharged directly by BACS.
		All parties to the existing 1st charge must be party to the loan.

AVM CRITERIA*		
Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	75%
6+	£500,000	85%

*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction.

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.



Category	Product Type	Products			Product Fee
		65%	70%	75%	
Plus	Max Gross Loan Size	£75,000	£75,000	£75,000	2.5% of loan amount - minimum fee £995;
	2-year fixed	Green A-C EPC	6.99%	7.24%	
	2-year fixed		7.09%	7.34%	
	5-year fixed	Green A-C EPC	6.99%	7.24%	
	5-year fixed		7.09%	7.34%	
	Lifetime tracker w/o ERC		SVR + 3.19%	SVR + 3.34%	
Standard	Max Gross Loan Size	£75,000	£75,000	£75,000	2.5% of loan amount - minimum fee £995;
	2-year fixed	Green A-C EPC	7.29%	7.54%	
	2-year fixed		7.39%	7.64%	
	5-year fixed	Green A-C EPC	7.29%	7.54%	
	5-year fixed		7.39%	7.64%	
	Lifetime tracker w/o ERC		SVR + 3.55%	SVR + 3.80%	

Key criteria		
Applicant	ERCs	Additional Criteria
Minimum age: 21 years	2-year fixed	2%/1%
Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Maximum age at application 75; loan term to finish by 85th birthday.	5-year fixed	5%/5%/4%/3%/2%
Maximum number of applicants: 2	Reversion Rates	
Individual Landlord applications only (Limited Company BTL applications not currently permitted)	LTV	<75%
Exposure Limits: Up to 3 BTL mortgages per borrower up to a maximum exposure of £750,000	Plus	SVR + 4.99%
No minimum income threshold.	Standard	SVR + 5.49%
DSS / Housing Association Tenants accepted.	Loan Term: Minimum - 5 years ; maximum - 30 years	
Expats considered by referral up to 65% LTV.		

Repayment methods

Capital and interest

Interest only

Credit Profile Eligibility

Plan	Secured Arrears	Unsatisfied CCJ's > £500	Unsatisfied Defaults > £500	Unsecured Arrears > £500	Payday Loans/ Payday Activity	Discharged IVA/DMP	Current IVA/ DMP	Bankruptices	Repossessions	LTI
Platinum	0 in 24 and UTD	0 in 24	0 in 24	Highest of 2 in 12 and UTD	0 in 24	0 in 72	0 in 72*	Not Accepted	Not Accepted	6.5
Prime Plus	0 in 12 and UTD	0 in 12	0 in 12	Highest of 3 in 12 accepted when UTD or being cleared by the mortgage.	0 in 12	0 in 36	0 in 36*	Not Accepted	Not Accepted	Uncapped (max 6.5x for interest only)
Prime	1 in 12 (0 in 6)	1 in 12 (Individual CCJ's of £10K and over by referral)	1 in 12	Accepted when being cleared by the mortgage.	0 in 6	0 in 24	0 in 24*	Not Accepted	Not Accepted	Uncapped
Near Prime	2 in 12 (0 in 3)	2 in 12 (Individual CCJ's of £10k and over by referral)	2 in 12	Accepted when being cleared by the mortgage.	0 in 3	0 in 12	Accepted*	Discharged over 3 years ago	Not Accepted	Uncapped
BTL Plus	0 in 24 and UTD	0 in 24	0 in 24	Highest of 2 in 12 and UTD	0 in 24	0 in 72	0 in 72	Not Accepted	Not Accepted	N/A
BTL Standard	0 in 12 and UTD	0 in 12	0 in 12	Highest of 3 in 12	0 in 12	0 in 36	0 in 72	Not Accepted	Not Accepted	N/A

*Repaid with proceeds and conducted satisfactorily. Other than debt consolidation, no further capital raising permitted.

(i) Unsecured credit with balances under £500 are not taken into account for plan assessment purposes but will still be assessed for affordability.

(ii) Explanation for all adverse credit will be required particularly where there is a deteriorating credit profile.

(iii) Utilities and comms suppliers are not taken into account for plan assessment purposes (excluding CCJ's and Defaults over £500)