

# RESIDENTIAL PRODUCT GUIDE

27th March 2026

**SUITABLE FOR**

Multi-source income  
Self-employed  
Key workers



**FOUNDATION**

For Intermediaries only

BBR is set at 3.75% as of 18th December 2025

# THE FLEXIBLE LENDER

Loans from £50k up to £3m for F1 and F2, £1m for F3, and £500k for F4 (including fees)

Offers are valid for 4 months

Age 18 years to 75 (at end of term)  
Term 5 to 40 year

Our Products are not portable

Available to clients with CCJ's & Defaults registered over 6 months ago

Only available via intermediaries offering an advice-based service

## WHO WE HELP

### Multi-source income

- We accept multi-source income from employment, self-employment, pensions, UK land and property income or a combination
- We consider 100% of secondary income in many scenarios
- We accept joint borrower, sole proprietor options

### Self-employed

- We consider applications with a minimum of 1 years' accounts
- We can work on the latest years figures with rationale

### Key Workers

- Available for armed forces personnel, NHS clinicians, firefighters, teachers and police/ prison officers
- Enhanced LTI up to 5.5x
- Enhanced LTV with products now available up to 90%

# CREDIT CRITERIA AT A GLANCE

DESCRIPTION	F1 Our most competitive rates for clients who either just fall outside of the mainstream credit criteria or need flexibility for reasons such as complex income types, specialist property or a low credit score	F2 For clients with recent blips within the last 24 months	F3 For clients who have experienced credit problems in the last 12 months	F4 For clients with no significant adverse during the last 6 months
CCJ's/Court Decree	0 registered in 36 months (all CCJ's/Court Decree must be fully satisfied at the time of application)	0 registered in 24 months 1 unsatisfied (if older than 24 months) to the value of £200 otherwise must be satisfied at application.	0 registered in 12 months 1 unsatisfied (if older than 12 months) up to the value of £1,000 otherwise must be satisfied at application.	0 registered in 6 months 2 unsatisfied (if older than 6 months) up to the value of £3,000 otherwise must be satisfied at application.
Defaults	0 registered in 36 months. Defaults registered within 36 months are considered where the cumulative value is below £250 and relates to mail-order, comms or utilities (excluding credit cards).	0 registered in 24 months. Defaults registered within 24 months are considered where the cumulative value is below £250 and relates to mail-order, comms or utilities (excluding credit cards).	0 registered in 12 months. Defaults registered within 12 months are considered where the cumulative value is below £250 and relates to mail-order, comms or utilities (excluding credit cards).	0 registered in 6 months. Defaults registered within 6 months are considered where the cumulative value is below £500 and relates to mail-order, comms or utilities (excluding credit cards).
Mortgage Arrears	0 in 24 months	0 in 24 months	0 in 24 months	0 in 12 months; 1 in 24 months
Credit Cards, Mail Order, Comms and Utilities	Worst status of 3 per account in the last 36 months, with 0 in the last 6 months.	Worst status of 3 per account in the last 24 months	Worst status of 3 per account in the last 12 months	Worst status of 3 per account in the last 6 months
Unsecured Loan Arrears (Fixed Term)	Worst status of 2 per account in the last 36 months, with 0 in the last 6 months	Worst status of 2 per account in the last 24 months	Worst status of 2 per account in the last 12 months	Worst status of 2 per account in the last 6 months
Bankruptcy/ Sequestration/ IVA/Trust Deed/CVA & Admin Orders	No bankruptcy, sequestration, IVAs, Trust Deeds, CVAs, DROs or LILAs registered against any borrower in the past 6 years			Bankruptcies/sequestrations discharged, or IVAs, Trust Deeds, CVAs, DROs or LILAs satisfied 3 or more years ago can be considered
Short-term Credit	Applicants who have live short-term credit accounts are not considered			Max. 1 live short-term credit account considered subject to satisfactory conduct
Debt Management Plans	Not Considered	Debt Management Plans considered if 12 months satisfactory conduct		
Repossession & Voluntary Surrender	No repossession or voluntary surrender registered against any borrower			

All accounts, including defaults, CCJ's/Court Decree must be up to date at application unless otherwise specified

## F1 TIER FOR PURCHASING AND REMORTGAGING

Our F1 tier is perfect for clients who just miss out on the mainstream due to historical credit blips or for those who need a more flexible approach due to complex income, specialist property or a low credit score. [Click to view credit criteria.](#)

F1 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.34% 6.39% 6.49% 6.79% 7.09%	65% 75% 80% 85% 90%	£995	£3m £1.5m £1m £750k £500k	3%, 2%	FTB & Non-FTB
2 Year Fixed Remortgage Only	6.49%	75%	£595	£1.5m	3%, 2%	No application fee and one free standard valuation £300 cashback
2 Year Fixed Remortgage Only	6.49%	75%	£595	£1.5m	3%, 2%	No application fee and one free standard valuation Fee Assisted Legals
2 Year Fixed JBSP	6.49% 6.64%	75% 80%	£995	£1.5m £1m	3%, 2%	FTB & Non-FTB
2 Year Fixed Key Worker	6.84% 7.14%	85% 90%	£595	£750k £500k	3%, 2%	No application fee and one free standard valuation Capital & Interest only FTB & Non-FTB
2 Year Fixed EPC Saver	6.89%	85%	£595	£750k	3%, 2%	One free Vibrant Energy Saving Audit (VESA) and £1,000 cashback FTB & Non-FTB

All loans revert to BBR+4.99%.

## F1 TIER FOR PURCHASING AND REMORTGAGING

Our F1 tier is perfect for clients who just miss out on the mainstream due to historical credit blips or for those who need a more flexible approach due to complex income, specialist property or a low credit score. [Click to view credit criteria.](#)

F1 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	6.49% 6.54% 6.64% 6.94% 7.24%	65% 75% 80% 85% 90%	£995	£3m £1.5m £1m £750k £500k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
5 Year Fixed Remortgage Only	6.64%	75%	£595	£1.5m	5%, 4%, 3%, 2%, 1%	No application fee and one free standard valuation £300 cashback
5 Year Fixed Remortgage Only	6.64%	75%	£595	£1.5m	5%, 4%, 3%, 2%, 1%	No application fee and one free standard valuation Fee Assisted Legals
5 Year Fixed JBSP	6.59% 6.74%	75% 80%	£995	£1.5m £1m	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
5 Year Fixed Key Worker	6.99% 7.29%	85% 90%	£595	£750k £500k	5%, 4%, 3%, 2%, 1%	No application fee and one free standard valuation Capital & Interest only FTB & Non-FTB
5 Year Fixed EPC Saver	6.99%	85%	£595	£750k	5%, 4%, 3%, 2%, 1%	One free Vibrant Energy Saving Audit (VESA) and £1,000 cashback FTB & Non-FTB

All loans revert to BBR+4.99%.

## F2 TIER FOR PURCHASING AND REMORTGAGING

Our F2 tier is eligible for clients with recent credit blips. [Click to view credit criteria.](#)

F2 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.39% 6.54% 6.69% 6.94%	65% 75% 80% 85%	£995	£3m £1.5m £1m £750k	3%, 2%	FTB & Non-FTB

F2 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	6.59% 6.69% 6.84% 7.09%	65% 75% 80% 85%	£995	£3m £1.5m £1m £750k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB

All loans revert to BBR+4.99%.

## F3 AND F4 TIERS FOR PURCHASING AND REMORTGAGING

Our F3 tier is eligible for clients who have experienced credit problems in the last 12 months. [Click to view credit criteria.](#)

F3 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.59% 6.74%	65% 75%	£995	£1m £750k	3%, 2%	FTB & Non-FTB

F3 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	6.74% 6.89%	65% 75%	£995	£1m £750k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB

Our F4 tier is eligible for clients with no significant adverse during the last 6 months. [Click to view credit criteria.](#)

F4 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.89% 7.04%	65% 75%	£995	£500k	3%, 2%	FTB & Non-FTB

F4 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	7.04% 7.19%	65% 75%	£995	£500k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB

All loans revert to BBR+4.99%.

# GENERAL CRITERIA

Application criteria	
Minimum age	18
Maximum age	75 (at end of term)
Maximum borrowers	2 (4 if there is a family tie between applicants and max LTV is less than 80%, except for Key Workers where the maximum remains at 2 borrowers)
Location	England, Wales and Scotland
Minimum income	No minimum income
Minimum loan	£50k
Maximum loan	£3m* for F1 and F2, including fees £1m* for F3, including fees and £500k* for F4, including fees * may vary dependent on product and LTV
Interest only	Acceptable up to 70% LTV
Part and Part	Acceptable up to 80% LTV
Minimum property value	£75k
Minimum term	5 years
Maximum term	40 years
Product End Dates	All Foundation products have a rolling end date. This means upon completion customers will benefit from their fixed or discounted rate for the full period i.e a 2 year rate will run for 2 years from completion.

# VALUATION FEE SCALE AND CONTACT DETAILS

VALUATION FEE SCALE	
Property value up to	Standard Property
£100,000	£170
£150,000	£215
£200,000	£245
£250,000	£275
£300,000	£295
£350,000	£315
£400,000	£365
£450,000	£390
£500,000	£420
£600,000	£500
£700,000	£580
£800,000	£645
£900,000	£725
£1,000,000	£840
£1,500,000	£1,335
£2,000,000	£1,845
£2,500,000	£2,375
£3,000,000*	£2,930



Your specialist packager distributor



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\* Fees for standard properties in excess of £3m are by agreement.

All products are subject to a non-refundable application fee of £199 unless otherwise stated.

Please note that for lending in Scotland, we require a physical valuation on all cases - retypes of the home report cannot be accepted.