

## Mortgages

# Product Cards

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### Residential Mortgages

- Afin Prime
- Afin Professional
- Afin High-Net-Worth

### Buy to Let

- Buy to Let
- Consumer Buy to Let

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# Residential Mortgage Products

Our residential product range for purchasing or remortgaging

Bank Base rate (BBR): 3.75%  
Reversion rate: BBR + 3.5%

Prime			
LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 60%	5.24% (P2F60-02)	5.34% (P5F60-02)	BBR+ 1.99% (P2T60-02)
≤ 70%	5.29% (P2F70-02)	5.39% (P5F70-02)	BBR+ 2.09% (P2T70-02)
≤ 80%	5.34% (P2F80-02)	5.49% (P5F80-02)	BBR+ 2.39% (P2T80-02)
≤ 95% *Purchase transactions only*	6.39% (P2F95-01)	6.49% (P5F95-01)	N/A
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40* years	2-40* years	2-40* years
Product Fee (LTV can not exceed 95% with the fee added)	£1,495	£1,495	£1,495

Professional			
LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 60%	5.34% (O2F60-03)	5.49% (O5F60-02)	BBR+ 2.09% (O2T60-02)
≤ 70%	5.44% (O2F70-03)	5.59% (O5F70-02)	BBR+ 2.19% (O2T70-02)
≤ 80%	5.59% (O2F80-03)	5.69% (O5F80-02)	BBR+ 2.34% (O2T80-02)
≤ 90% *Purchase transactions only*	5.99% (O2F90-03)	6.09% (O5F90-02)	BBR+ 2.74% (O2T90-02)
≤ 95% *Purchase transactions only*	6.24% (O2F95-01)	6.34% (O5F95-01)	N/A
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40* years	2-40* years	2-40* years
Product Fee (LTV can not exceed 95% with the fee added)	£1,495	£1,495	£1,495

High-Net-Worth			
LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 65%	5.34% (M2F65-03)	5.49% (M5F65-02)	BBR+ 1.58% (M2T65-02)
≤ 70%	5.44% (M2F70-03)	5.59% (M5F70-02)	BBR+ 1.63% (M2T70-02)
≤ 75%	5.59% (M2F75-03)	5.63% (M5F75-02)	BBR+ 1.73% (M2T75-02)
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (Can be added above plan LTV limit)	£1,495	£1,495	£1,495

\* Loan term Prime above 80% LTV and Professional above 90% LTV max term 30 years

# Residential Criteria Overview

Loan size & LTV limits Maximum gross LTV should not exceed 95%	Prime		Professional		High-Net-Worth	
	Minimum loan £100,000		Minimum loan £100,000		Minimum loan £250,000	
	<£500k	95% LTV	<£500k	95% LTV	<£750k	75% LTV
	£500k - £1m	80% LTV	£500k - £1m	80% LTV	£750k - £1m	70% LTV
	£1m - £2.5m	70% LTV	£1m - £2.5m	70% LTV	£1m - £3.5m	65% LTV
Applicants						
Max applicants	2					
Minimum age	18		21		21	
Maximum age	75 (eldest applicant at the term end). The maximum declared retirement age is 70. See Lending into Retirement rules for more detail					
Acceptable residency	UK citizens   Clients with Settled / Pre-settled status   Applicants on acceptable VISAs. See online criteria guide for the full VISA list					
UK residency length	6 months minimum time in the UK					
Transaction types	First time buyer   Purchase   Re-mortgage   Right to Buy   Right to acquire					
Occupation	Any		Specified professionals / qualifications		Any	
Income						
Employed	12 months continuous employment in a related role   up to a 6-week gap in-between roles.					
Self-employed	Latest 12 months filed accounts plus any available Management Information.					
Contractors	≥12 months contracting experience in the same profession/industry and previous history in the same profession/industry also considered. Day rate calculation: 5 days per week x 46 weeks per year.					
Pension income	100% of private and state pensions. 50% of state pension for couples.					
Benefit income	Not accepted					
Loan to income limit	6x		6.5x		6.5x	
Debt to income	40%		45%		50%	
Minimum income	≤80% LTV: No min application income >80% LTV: £30,000 Sole/primary applicant		≤80% LTV: £35,000 min application income >80% LTV: £40,000 Sole/primary app with the professional applicant earning £40,000+		£300k net income per annum or £3m in net assets	
Credit						
Mortgage arrears	None within the past 36 months					
Defaults	>80% LTV. None in the last 36 months above <80% LTV. Maximum of 2 satisfied accounts below £250 each from utilities, mail order or communications suppliers, within the past 36 months					
CCJ	All CCJs must be registered over 36 months ago and satisfied at application					
DMP/DRO/IVA/Bankruptcy	Discharged for at least 36 months					
Unsecured missed payments	Isolated blips considered					
Previous repossession	None within the past 3 years					
Property						
Valuation	Full valuation required on purchase   AVM accepted to 65% LTV & £500,000 maximum on Re-mortgages. Minimum property value £125,000					
Location	England, Wales, Isle of Wight					
Acceptable properties	Single self-contained houses (Inc. ex-local authority)   bungalows   flats   maisonettes (Inc. ex-local authority flats to 75% LTV)					
Maximum storeys in block	Inside the M25 - 12 storeys maximum, Outside the M25 - 6 storeys maximum. Blocks of flats above 4 storeys must have a lift					
Construction	Standard construction only. Warranty required for properties less than 10 years old					
Other						
Penalty free overpayments	Fixed rate products - 10% per annum. Tracker products - unlimited					
Repayment type	C & I		C & I / Interest only		C & I / Interest only	
Use of Funds	Purchase transactions, debt consolidation, home improvements, second home purchase and buy to let deposit, business use, assisting family members, holiday homes, tax bills (subject to no re-occurring borrowing requirements) and school fees					

Valuation fee scale	
Valuation up to	Valuation fee scale (Inc. VAT)
£100,000	£225
£200,000	£235
£300,000	£270
£350,000	£295
£400,000	£300
£500,000	£380
£600,000	£515
£700,000	£630
£800,000	£710
£900,000	£790
£1,000,000	£850
£1m+ please contact us for confirmation	

# Buy to Let Mortgage Products

Bank Base rate (BBR): 3.75%  
Reversion rate: BBR + 3.5%

Our BTL product range for purchasing or remortgaging

Buy to Let			
LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 65%	<b>5.79%</b> (B2F65-01)	<b>5.69%</b> (B5F65-01)	<b>BBR+ 2.24%</b> (B2T65-01)
≤ 75%	<b>5.99%</b> (B2F75-01)	<b>5.89%</b> (B5F75-01)	<b>BBR+ 2.44%</b> (B2T75-01)
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (Can be added, to max of 75% LTV)	2.5%	2.5%	2.5%

Consumer BTL			
LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 65%	<b>6.19%</b> (C2F65-01)	<b>5.99%</b> (C5F65-01)	<b>BBR+ 2.84%</b> (C2T65-01)
≤ 75%	<b>6.34%</b> (C2F75-01)	<b>6.14%</b> (C5F75-01)	<b>BBR+ 2.99%</b> (C2T75-01)
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (Can be added, to max of 75% LTV)	£1495	£1495	£1495

# Buy to Let Criteria Overview

Loan size & LTV limits Maximum gross LTV should not exceed 75%	Buy to Let		Consumer BTL	
	Minimum loan £50,000		Minimum loan £50,000	
	<£750k	75% LTV	<£750k	75% LTV
	£750k - £1m	70% LTV	£750k - £1m	70% LTV
	£1m - £2.5m	65% LTV	£1m - £2.5m	65% LTV
<b>Applicants</b>				
Max applicants	2			
Min age	21			
Max age	85 (eldest applicant at the end of term)			
Acceptable residency	UK citizens   Clients with Settled / Pre-settled status   Applicants on acceptable VISAs (see online criteria guide for more information) Minimum time in the UK is 6 months			
Experience	Non-portfolio landlords only. No experience required - first time buyer, first time landlord acceptable			
Let to buy transactions	Acceptable			
<b>Affordability</b>				
Assessment rate	Tracker & 2-year product – pay rate + 2%. 5-year product – pay rate.			
Basic rate taxpayer – ICR	125%			
Higher / additional rate taxpayer – ICR	140%			
Background income	No minimum			
Top slicing	Considered		N/A	
Unacceptable tenancies	3rd party tenancies , company lets, social housing, family members, HMOs, MUBs, multiple tenancies on separate ASTs			
Repayment type	Interest only / Capital and Interest			
<b>Credit</b>				
Mortgage arrears	None within the past 36 months			
Defaults	Maximum of 2 satisfied accounts below £250 each from utilities, mail order or communications suppliers, within the past 36 months			
CCJ	All CCJs must be registered over 36 months ago and satisfied at application			
DMP/DRO/IVA/Bankruptcy	Discharged for at least 36 months.			
Unsecured missed payments	Isolated blips considered			
Previous repossession	None within the past 3 years			
<b>Property</b>				
Valuation	Full valuation required, minimum property value £75,000. No commercial / Semi-commercial accepted.			
Location	England, Wales, Isle of Wight			
Acceptable properties	Single self-contained houses (Inc. ex-local authority) / bungalows / flats / maisonettes (Inc. ex-local authority to 75%)			
Maximum storeys in block	Inside the M25 -12 storeys maximum, Outside the M25 - 6 storeys maximum			
Construction	Standard construction only. Warranty required for properties less than 10 years old			
<b>Other</b>				
Penalty free overpayments	Fixed rate products - 10% per annum. Tracker products - unlimited			
Tenancy agreements	6 – 24 month / periodical ASTs only, no sub-letting or commercial use. See CBTL flowchart for guidance			
Property management	N/A			
Use of Funds	Purchase transactions, debt consolidation, home improvements, second home purchase/buy to let deposit, business use, assisting family members, holiday homes, tax bills (subject to non re-occurring borrowing requirements), school fees			

Valuation fee scale	
Valuation up to	Valuation fee scale (Inc. VAT)
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£300,000	£270
£350,000	£295
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£500,000	£380
£600,000	£515
£700,000	£630
£800,000	£710
£900,000	£790
£1,000,000	£850
£1m+ please contact us for confirmation	