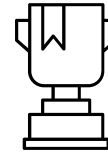




Residential Second Charge Loans

PRODUCT GUIDES



**Best Second Charge Lender Mortgage
Strategy Awards 2025**

**Short-Term Lender of the Year Financial
Reporter Awards 2025**

**Best Second Mortgage Lender What
Mortgage Awards 2025**

**Best Product Range Second Charge
National Mortgage Awards 2024**

**Best Second Mortgage Lender What
Mortgage Awards 2024**

**Best Lender for Second Charge Loans
Financial Reporter Awards 2024**

**Best Second Mortgage Lender Personal
Finance Awards 2024**

Residential Second Charge Loans

Super Prime

Max LTV Max Gross Loan	60% £10K to £1M	65% £10K to £1M	70% £10K to £1M	75% £10K to £1M	80% £10K to £1M	85% £10K to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+3.74%	+3.74%	+4.04%	+4.54%	+5.74%	+7.24%	-	3%, 2%
2 Yr Fix	6.39%	6.39%	6.59%	6.94%	7.84%	9.04%	-	3%, 2%
3 Yr Fix	6.39%	6.39%	6.64%	7.19%	8.04%	9.24%	-	3%, 2%, 2%
5 Yr Fix	6.54%	6.54%	6.54%	6.54%	7.05%	7.25%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.00%	7.05%	7.34%	7.34%	7.69%	7.89%	-	

Prime Plus

Max LTV Max Gross Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+4.34%	+4.34%	+4.34%	+4.64%	+5.94%	+7.34%	-	3%, 2%
2 Yr Fix	6.69%	6.69%	6.69%	7.04%	8.04%	9.14%	-	3%, 2%
3 Yr Fix	6.69%	6.69%	6.69%	7.29%	8.24%	9.34%	-	3%, 2%, 2%
5 Yr Fix	6.59%	6.59%	6.59%	6.59%	7.10%	7.30%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.10%	7.15%	7.35%	7.35%	7.79%	7.99%	-	

Prime

Max LTV Max Gross Loan	60% £10k to £1M	65% £10k to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.34%	+5.34%	+5.34%	+5.64%	+6.14%	+7.64%	-	3%, 2%
2 Yr Fix	7.99%	7.99%	7.99%	8.34%	9.24%	10.39%	-	3%, 2%
3 Yr Fix	7.99%	7.99%	7.99%	8.34%	9.24%	10.37%	-	3%, 2%, 2%
5 Yr Fix	6.99%	6.99%	7.09%	7.25%	7.40%	7.95%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.60%	7.60%	7.60%	7.84%	8.14%	8.79%	-	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Near Prime

Max LTV Max Gross Loan	60% £10k to £1M	65% £10k to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £25k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.54%	+5.54%	+5.54%	+6.14%	+7.34%	+8.84%	-	3%, 2%
2 Yr Fix	9.29%	9.29%	9.29%	9.39%	10.14%	11.55%	-	3%, 2%
3 Yr Fix	9.29%	9.29%	9.29%	9.39%	10.14%	11.63%	-	3%, 2%, 2%
5 Yr Fix	7.64%	7.64%	7.64%	7.80%	8.65%	9.55%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.95%	7.95%	7.95%	8.39%	9.39%	10.14%	-	

Specialist

Max LTV Max Gross Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £25k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.74%	+5.74%	+5.74%	+6.24%	+7.44%	-	-	3%, 2%
2 Yr Fix	9.49%	9.49%	9.49%	9.69%	10.44%	-	-	3%, 2%
3 Yr Fix	9.49%	9.49%	9.49%	9.59%	10.34%	-	-	3%, 2%, 2%
5 Yr Fix	7.84%	7.84%	7.84%	8.00%	8.85%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	8.15%	8.15%	8.15%	8.59%	9.59%	-	-	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Key Criteria Highlights

Status Definition

	Super Prime		Prime Plus		Prime		Near Prime	Specialist
	< 85%	> 85%	< 85%	> 85%	< 85%	> 85%	85%	80%
Unsecured	UTD	UTD	UTD	UTD	Ignore if Consolidating	UTD	Ignore if Consolidating	Ignore if Consolidating
Secured Loans and Mortgages	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 2 in 12
CCJs	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24
Defaults	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24

Income

	<85%	>85%
Minimum Income	£15K	£15K
Minimum Valuation	£90K	£150K
LTI	Up to 6x	5x Max
DTI	45%	
Self Employed	2 years accounts required see cirteria guide for details	

Fees

Type	Max		
Product Fee	<£125k-£995	<£500k-£1495	<£1m-£2995
Broker Fee	£5k or 12.5%		

Applicant Profile

	Min	Max
Age	18	85
Term	3	30

Complete^{FS}

Your specialist packager distributor



023 8045 6999 (Option 3)



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